

334.305
CH
v.20

UNIVERSITY OF ILLINOIS LIBRARY

OCT 17 1917

THE UNIVERSITY
OF ILLINOIS
LIBRARY

334.305

CH

U.20



Degree Team, Portsmouth Court No. 109, Portsmouth, Ohio

A New Year's Prayer

On this glad day, God grant that we may find
The good which we have missed in other
men;
To their small faults and errors make us
blind,
Show us the way to help them—not con-
demn.
Give us the grace to realize that we
Are not from imperfection wholly free.

Grant that we cheer each other on the way
When it seems dark and Doubt would
question "Why?"
Help us to find contentment day by day
To live with courage—and fear not to die.
Give us a strong man's strength to fight—and
then
A child's pure heart forevermore! Amen.
—E. J. Appleton.

Fraternities' Opportunity

The closing months of the year 1914 will perhaps record the most momentous struggle between Nations the world has ever known. The cause of Christianity and its civilizing uplift of mankind has been greatly deterred and although the war should immediately cease, the world has been turned backward almost a century. The loss is irreparable and while Christian civilization with its spirit of

Brotherhood will again make advances, and again return to its beneficent work, the fact remains the same, that one hundred years of time has been forfeited—has been worse than lost to the world.

It is true, the European nations, now at war, will suffer the greatest losses, but all the world in a measure is affected. The faith and confidence of the Heathen Nations has been destroyed. The uncivilized and semi-civilized peoples will learn of this devastating war in such manner and degree as will destroy confidence. It will be difficult for the Heathen to reconcile the doctrines of Love and Kindness as taught by Christianity with this terrible carnage among Nations which have heretofore professed greatest Christianity and most advanced civilization.

The one potent factor in the world today with which to combat this spirit of militarism and aggressive warfare is that of the Christ-spirit as manifest by our Fraternal Societies. This is America's opportunity. If we would rise to the occasion, we should foster and strengthen the Fraternal

ties of our various Societies. We each have common interests. "The whole world is akin." We cannot escape the Divine injunction "Thou art thy brother's keeper." America is responsible for the spreading of the universal doctrine, "The Fatherhood of God and the Brotherhood of Man".

Whilst the European Nations are rent asunder with strife and the carnage of cruel war, the Fraternal Societies of peaceful America in the last months of the year 1914 have made great progress toward a state of perfection. There is a better understanding among the membership of the societies of the real needs and real purpose of Fraternalism. Today there is much more of a spirit of co-operation and mutual helpfulness being manifest between the different Fraternal Societies and the Old Line Life Insurance Companies than has existed since the advent of Fraternalism.

Notable Meeting of Fraternalists.

Monday, December 7, the Executive Committee of the National Fraternal Congress of America of which our Supreme Chief, Dr. R. H. Gerard, is

a member, were delegates to a joint meeting of the presidents of the Old Line Life Insurance Companies, the Insurance Commissioners and Actuaries of the various states of the Union and all kindred interests of Life Insurance. The meeting was held at the Hotel Astor, New York. This meeting is significant from the fact that it is a step toward adjusting the seeming difficulties and safe-guarding all common interests. Our Supreme Chief, writes an interesting report of the success of the meeting and the results obtained are most gratifying. Uniform valuation blanks were presented by the various Insurance Commissioners and Departments, and after a thorough discussion, changes were made to conciliate the interests of both the Old Line Companies and the Fraternal Societies. Hon. Frank Numemaker of Chicago, Illinois, J. D. Clark of Dayton, Ohio, J. F. Taake, Des Moines, Iowa, and C. E. Piper of Chicago, Illinois, as a Special Committee from the National Fraternal Congress of America were instructed to confer with the committee on blanks from the Insurance Commis-

sioners' Association, and the result of the conference was really better for the Fraternalists than they had expected.

As a result of this conference the following resolution was presented back to the Fraternalists and was then unanimously adopted, as follows:

"WHEREAS, various conferences have been held by the undersigned committees, and other representatives of Fraternal Beneficiary Societies, to consider the form of valuation blanks to be used by the various State Departments, and

"WHEREAS, A substitute form of explanation has been prepared by the Commissioner's Committee on blanks, to take the place of the objectionable form previously submitted, be it therefore

"Resolved, That the undersigned committees and representatives do accept and approve the form of explanation prepared by said Committee, and herewith attached as "Exhibit A."

EXHIBIT "A."

"The above valuation is in conformity with statutory requirements and is not to be regarded as a test of financial solvency in any action that may arise, but is made to determine the amount the Societies should have on hand to pay its future obligations without change in the basis of collection, on the assumptions that its mortality will be the same as that set forth in the ——— mortality table, and that the rate of interest earned will be ——— per cent."

"(Signed) J. F. Taake, President; U. B. Hunt, Vice-President; W. H. Powers, Past President; J. J. Hynes; T. B. Hanley; J. D. Clark; I. I. Boak; R. H. Gerard; W. E. Futch, Secretary, representing the Executive Committee of the National Fraternal Congress of America. Charles E. Piper, Chairman; Abb Landis; George D. Eldridge; F. M. Speakman and William Montgomery, Committee on Valuation Blanks of the Secretaries' Section of the National Fraternal Congress of America; and F. Nunemaker; L. M. Dabney; L. E. Cleveland and L. A. Anderson, representing the Federated Fraternities.

"The Committees representing the Federated Fraternities and Secretaries' Section of the National Federated Congress of America, being present, expressed hearty approval of changes made in the valuation blank form, and agreed upon, and pledged the support of the affiliated Societies represented by them."

The Blanks as adopted provide expressly that the valuation contained therein shall not be construed as a test of solvency for our Fraternal Societies and the existence of any deficiencies shall not be stated or made public. The conference lasted all week and a Committee was appointed to visit Washington, D. C., on Saturday, December 12, and appear in the hearing before the Senate Committee to which had been referred the Shepherd Bill. This bill provides for the appropriation by Congress of \$25,000 for the collection of certain data from the Fraternal Beneficial Societies of the United States. From this information Mortality Tables can be derived, based upon occupational disabilities and diseases. This bill has already passed the lower House and is of such national importance that every effort will be made to have it enacted. The Tables obtained in this manner would form the basis of a Workman's Compensation Act and the rates for State Insurance.

A corps of splendid actuaries have been engaged for several years by the Fraternalists in gathering much of this data from our various Fraternal Societies, and this information and all the cards which now number over four million will be given to the National Government, together with all other information gathered by the experience of forty-five years of Fraternal operation, and this experience has been based upon the exposure of

over 8,000,000 lives. The United States has never published any occupational tables which would show the relation of certain occupations to accidents and disease. England and Germany have heretofore made great progress along this line of investigation.

America today has a great responsibility and splendid opportunity to give to the world a table of experience on perhaps as large and extended a scale as that furnished in the work of England and Germany. America will have the advantage of obtaining data in the more recent years and under the improved present day conditions of mankind.

Our Supreme Chief, Dr. R. H. Gerard, together with the other members of the Executive Committee of the National Fraternal Congress of America, also attended a conference with President Wilson at Washington, D. C., in the interests of the Panama Exposition. The date of April 22, 1915, was definitely fixed at this joint conference as "Fraternal Day"—this being Insurance Week at the Exposition. It is the desire of all the fraternal leaders to make this day one of the greatest and best of the Exposition. An effort is being made for President Wilson to attend the Exposition upon this date and to be provided with an elaborate escort of soldiers and sailors (without arms) to join in the parade. The proper celebration of "Fraternal Day" at the Exposition will give an impetus throughout the world to the achievements of Fraternalism, THE CHARIOT would urge every member of our Society to redouble their interest and efforts to keep the Tribe of Ben-Hur to the very forefront with other societies in the great work before us.

A Promise Fulfilled

It was the pleasure of the writer to attend the class initiation of "Kenyon's Klass" on the eleventh of November of Aldebaran Court No. 12, Cedar Rapids, Iowa. On my arrival in that city, I was met by W. B. McGinnis, State Manager; Brother McCarty, District Manager of Waterloo; and Brother Kenyon and his good wife. They proceeded to make things pleasant for me and worth while. The above named, including myself, attended the matinee at the Opera House and dinner at the Hotel Allison, as guests of Brother and Sister Kenyon. After the dinner, we repaired to the Ben Hur Hall which had been beautifully and tastefully decorated by the committee for the reception of the great class of candidates who were soon to be enrolled on the books of Aldebaran Court as active fraternalists under the banner.

Brother and Sister Kenyon, who have the district in which Cedar Rapids is located, had promised a class of one hundred candidates for the occasion, and the question that a number of us visitors wished to have answered was, "Have the Kenyons made good?" This unprecedented boast of one Court to initiate a class of one hundred candidates was something that had been heard of but never witnessed by the writer, outside of class initiations where a number of Courts have bunched their candidates. As the time drew near for the candidates to be introduced, I asked Sister Kenyon if they had the hundred, and the answer was a smile.

Every seat in the hall was taken by members of Aldebaran Court and visitors from other Courts. Sister Kenyon occupied the chair and gave the order for the escorts to introduce the candidates. The doors leading to the ante room were thrown open and

the class of one hundred and sixteen marched into the hall. Brother McGinnis, State Manager, who was sitting next to me, whispered, "This is a raid" Brother McCarty, who by way is not French, remarked that it was an invasion of the German army. Brother Kenyon said that the sixteen were thrown in for good measure.

The work by the Degree Team was of a very high order, every member of which seemed to have a conception of the character he represented. The work of Ben Hur given by Brother Kenyon, was pronounced by all to be very dramatic, and the chief's part by Sister Kenyon was equally good. At the conclusion of the ceremonies, speeches were made by State Manager, Brother McGinnis; Brother McCarty and Brother Johnson of Cedar Rapids; our Supreme Organizer and other visitors. Refreshments were served after which there was dancing for those who cared to indulge, and in conclusion there were many cheers for "Kenyon's Klass."

W. H. O.

The Coming Age--Fraternalism

Rev. Dr. Lyman Abbott, speaking to the students of Harvard College says the coming age is not to be socialistic, as some believe, but fraternal. We quote his words:

"I want to give you my interpretation of the future, with whose shaping you will have something to do. In the history of the world there has been three conceptions of the social order. The first one of these is autocracy; the second, individualism; and the third, fraternalism. In the coming age all the creeds and sects will be united, because the coming age is to be a fraternal one. Every age has had its vices and its virtues. The nineteenth century has had vices, all due to the same source. The first vice has been that of the accumulation; the second vice is the lawlessness of the self-will.

"We hear of the criminal class. Can you tell me who belongs to the criminal class? Do the old line insurance directors who bought stock low and sold them at high prices to the companies of which they were directors? Do the railroad officials who broke the law of the land and now stand convicted? Do the coal carriers who did, by a 'gentlemen's agreement,' that which was against the law?

There is one remedy for all this. Society should be considered as a unit. Go young men—go not to see how much you can accumulate, but what you can attain. Already accumulation is on trial. We have learned that the best interests of the community is not served by each man voting for his own interest. He must look after the national welfare. The age you enter has been called socialism, but that is false; it is fraternal. The men of the future will recognize fraternalism in the upbuilding of the commercial and social structure of the world.

If you work for a man, in heaven's name work for him. If he pays you wages that supply you with bread and butter, work for him, speak well of him, think well of him, stand by him and stand by the institution he represents. I think if I worked for a man, I would work for him. I would not work for him a part of his time, but all of his time. I would give an undivided service or none. If put to the pinch, an ounce of loyalty is worth a pound of cleverness. If you must vilify, condemn and eternally disparage, why, resign your position and when you are outside, condemn to your

heart's content. But, I pray you, so long as you are a part of an institution, do not vilify it. Not that it will injure the institution—not that—but when you disparage the concern of which you are a part, you compromise yourself.

Why Members Lapse

One of the great causes of lapsations which every society has each month is caused by the fact that members do not thoroughly understand the importance of keeping their insurance in force or the value of their insurance and the conditions governing it. It is a fundamental rule in salesmanship that the buyer must be satisfied not only at the time that the sale is made but that he must remain satisfied. No sale is a real sale until satisfaction follows. A great many organizers stop the minute they get the applicant's signature on the dotted line. They do not take time to inform him that he has bought something worth while, and that he ought to value it every day in the year, just as highly as he does the moment he gets it. It ought not to be necessary to resell the applicant every time he is called on to pay his dues. Of course it is easy to say that every ordinary, natural, sensible man or woman ought to know that lapsations are dangerous, and while we will admit the truth of these things, the fact remains that a large number of insured people do not really understand the value of a fraternal certificate nor the necessity of keeping it constantly in force.—*Fraternal Union.*

Every young man should unite with a successful, progressive fraternal benefit society. He should remember that each year's delay advances the cost of protection. In other words the younger the age, the less the cost. The value of such membership as well as the protection afforded increases with each year. Hard times and market disturbances do not affect it. Investments in commercial lines may be made at any time. Insurance protection can be secured only by the person in good health. The growth of saving accounts ceases with the death of the depositor; while death simply matures the benefit certificate, and a man's provision for his family ripens into a substantial legacy when he is gone.—*Bee Hive.*

Suppose

Suppose that everybody received notice that every life insurance company in existence would forever close its doors to new business at six o'clock this evening; that there never would be another company formed, and that today is the last opportunity we will ever have to get life insurance, would not every one make a desperate effort to get his application in before it was too late? Well, so far as you and I are concerned this very thing may happen. It is happening every day to some people. Many who could have secured life insurance yesterday find the door forever closed to them today. Oh, no! they received no notice that the door would close so soon; neither had they any assurance that it would not close at any moment without notice or warning. Life insurance means nothing to us unless we embrace it. So far as it would concern you or me, there might just as well be no companies tomorrow if they would refuse to insure us. The only safe course is for us to get our policies today.—*The Spectator.*

Gold, like the sun which melts wax and hardens clay, expands great souls and contracts hard hearts.

Necessity of Saving

How many families there are who live from hand to mouth, never having a dollar in the bank, never owning their own home, spending every cent of their income! When the rainy day comes—idleness, sickness, accident, death—they are stranded on the shores of adversity. They have to suffer in silence without relief, or to humiliate themselves to borrow from their friends, or to make sacrifices to raise ready money somehow.

They have never practiced the fortunate art of frugality. They have never learned the blessed lesson of thrift.

Every husband and wife should, from the very first Saturday after the honeymoon, after they have returned from the bridal tour and are settled down to the serious business of life, begin to save regularly a part of their income for future needs. They should open an account in a savings bank or join a good building and loan association. If they can put away only one dollar a week let them put a dollar away, for at the end of one year they will have \$52 in the bank which otherwise they would have spent. If they can lay by more than one dollar, so much the better. But rain or shine, summer vacation or Christmas gifts, whatever the temptation to spend, let them stoically bank the promised savings. They can do with what's left whatever seems best for today. But the security of the home, the welfare of the expected children, and the peace of old age should be safeguarded at any cost of present indulgence, luxury, or entertainment.

THE following was the creed of Mrs. Elizabeth P. Myers, a most worthy and highly esteemed resident of Crawfordsville, and was found among her personal effects after her death:

"Do not keep the alabaster boxes of your love and tenderness sealed up until your friends are dead. Fill their lives with sweetness. Speak approving, cheering words while their ears can hear them, and while their hearts can be thrilled and made happier by them; the kind things you mean to say when they are gone, say before they go. The flowers you mean to send for their coffins, send to brighten and sweeten their homes before they leave them. If my friends have alabaster boxes laid away, full of fragrant perfumes of sympathy and affection, which they intend to break over my dead body, I would rather they would bring them out in my weary and troubled hours, and open them, that I may be refreshed and cheered by them while I need them. I would rather have a plain coffin without a flower, a funeral without an eulogy, than a life without the sweetness of love and sympathy. Let us learn to anoint our friends before their burial. Postmortem kindness does not cheer the troubled spirit. Flowers on the coffin cast no fragrance backwards over life's weary way."

Thomas A. Edison

Who of all Americans have contributed most to the development of the present wonderful age? Ask this question of a thousand persons and nine hundred and fifty will say "Thomas A. Edison."

Edison's career reads like a fairy story. All the elves, sprites, gnomes, and other legendary characters of the story books never did one-half so much, even when they wrought only in the workshop of a fanciful brain, as Thomas A. Edison has done for living, moving, thinking, feeling humanity.

Edison belonged to that class of boys who "had no chance." There was no silver spoon in his mouth when he awoke to face the stern realities

of this sphere. He was first a newsboy on the Grand Trunk Railway, but even as a newsboy he was dabbling in something else. He set up a little printing shop and a little laboratory in the corner of the baggage car, and there he spent his leisure hours while the other boys were out having a good time.

Edison thinks more of the hours than he does of anything else that comes into his life. He grudgingly surrenders even a little time to sleep. In addition to giving us the electric light and the phonograph and the moving picture, Edison has given us something of far greater value than any of these—a lesson in intelligent effort.

What Edison has done cannot be done by every aspiring boy, but it can be approached in degree. Application, concentration, intense earnestness, and absolute faith in ultimate results will carry many a boy or man far along the road so conspicuously marked by such prominent and successful men as Edison, Wanamaker, Field, Graham, Bell, and hundreds of others whose accomplishments are the mile-stones marking the pathway that leads to success.

Two million dollars every week are paid by the fraternal societies of this county to the widows and orphans of deceased members. In the great majority of cases, this money goes to families that but for it would be practically without means of support. Can you in your own mind conceive what an immense power for material good this vast sum of money is? The mind cannot grasp the possibilities of it, for good, nor yet measure the infinite misery that would have followed the lack of it. Two million dollars a week scattered throughout the country and given to those who most need it is a blessing that can not be comprehended, nor the immense benefits it measures. Not even the great government itself has ever ventured upon a plan of good deeds that embraces such vast possibilities, and such immense expenditures as this. And yet, the fraternal societies are not only carrying out the immense plans and paying the vast sums necessary to fulfill the promises made, but they are constantly enlarging their spheres of usefulness, and are entering every home in this broad land where the door is open to them and spreading a mantle of protection over it. Be thankful that it is given to you to do your part in this the greatest work for the material benefit of the human race that the mind of man ever devised.—Ex.

THIS is good from another's pen: "The fraternal plan is the real people's plan. It enforces individual responsibility. It teaches thrift and self-reliance. It protects the home and fosters fireside protection. Its plan is adequate, and adaptable to the needs of every community. It strengthens character and encourages individual initiative, it avoids paternalism and enables people to take care of themselves, to become independent rather than dependent. It leads men to help themselves and does not pauperize."

Two Irishmen, meeting one day, were discussing local news. "Do you know Jim Skelley?" asked Pat.

"Faith," said Mike, "an' I do."

"Well," said Pat, "he has had his appendix taken away from him."

"Ye don't say so?" said Mike. "Well it serves him right. He should have had it in his wife's name."



The Home Light

The light of home's a wondrous light,

So tender is it shining,

So soft it follows through the night,

Our weary road outlining.

Though lonely and for years we roam,

Far from the ones who love us,

Yet ever shines the light of home,

Like God's grace spread above us.

The light of home's a wondrous light,

Through life it follows, seeming,

Yet when with age the hair is white,

Clear in the front 'tis gleaming.

It shines from where our loved ones are,

Oh, this is love's divining!

And through the gates of Heaven ajar

At last we see it shining!

NEWS FROM THE COURTS

Washington

TACOMA, WASH.—The Twentieth Session of the Puget Sound District Court, of the State of Washington, convened in Fraternity Hall in Tacoma on Thursday, November 12. Delegates and visiting members were present from Bellingham, Seattle, and other Courts in the District. During the day session the following program was carried out:

Welcome Address.....A. V. Fawcett, Mayor of Tacoma
Response....Elizabeth Sanderson, Bellingham
Piano Solo.....Alice Hathaway, Seattle
Address.....C. E. Maxfield, Seattle
Vocal Solo.....J. M. Alexander
Address—"Our Order".....E. L. Hiberly, State Manager
Reports of Scribes of Courts.....
Sister Skinner of Oriental Court No. 6, Sister Gannon of Bellingham Court No. 3, and O. O. McLane, of Tacoma Court No. 2.
Address—"Report of the 1914 Supreme Session".....Mary A. Packer, Bellingham, Supreme Representative
Address—"The Supreme Officers".....Minnie B. Hiberly, State Manager

Member of Gerard Memorial Committee
Question Box and Answers.
Good of the Order.
Short Talks by Members.

Dinner was served in the banquet rooms at 6:30 and a number responded to interesting toasts. During the evening a session of Tacoma Court No. 2 was held and a class of candidates received the full Court Degree by a picked Degree Team selected from the various Courts represented. The place of next meeting will be Seattle.

The Officers for this year are: District Past Chief, Mary A. Packer, Bellingham; District Chief, A. J. Hedreen, Seattle; District Judge, Elizabeth Sanderson, Bellingham; District Teacher, Francis Grabin, Vaughn; District Keeper of Tribute, Minnie B. Hiberly, Tacoma; District Scribe, O. O. McLane, Tacoma; District Captain, Petronela, Keating, Tacoma; District Guide, Mrs. C. E. Maxfield, Seattle; Keeper Inner Gate, Wm. Stockham, Tacoma; Keeper Outer Gate, C. E. Maxfield, Seattle.

Committees on Resolutions, Credentials, Good of the Order, and Laws, were announced by the District Chief. New members were added to the District Court and the meeting closed at midnight. REPORTER.

New Jersey

NEWARK, N. J.—Essex Court No. 32 was instituted on Wednesday evening, November 18, in the Marcus L. Ward Hall, 84 Belleville Avenue, with a charter membership of forty-five. The institution of the Court and the initiation of the candidates was given by the celebrated degree team of Ben-Hur Court No. 7 of Passaic, N. J. The dramatic ability of Sister Bush, as Mother of Hur, and Brother Bailey, as Ben-Hur, was more than appreciated by the new members, who were greatly impressed by their wonderful rendering of these characters. Brother Westphall as Chief and Brother Wenbink as Captain were at their best. The ceremony being performed without the use of rituals made it very impressive. State Manager Brother W. H. Bisp assisted by his staff of very capable deputies installed the officers, which were selected with the greatest care and judgment. Sister Parsons, the Deputy and Organizer of the Court, was justly elated over the splendid start, and there is no doubt that Essex Court No. 32 will soon be listed on the Roll of Honor, as plans are well laid for that purpose.

At the next meeting a ladies' drill team will be organized to assist at the institution of the other Courts well under way in this State. A vote of thanks was given the Passaic Degree Team for their splendid work, and also to the visiting members from the Paterson, Passaic, Jersey City, Kearney, Perth Amboy, Plainfield, Long Branch, Asbury Park Courts.

After the institution of the Court refreshments were served, dancing and games were indulged in until the wee small hours of the morning before all departed for their homes.

The Asbury Park delegation had to remain in Newark over night, as they missed the last train. The other Courts in New Jersey will certainly have to hustle to keep ahead of us.

Wednesday evening, December 2, Essex Court No. 32 held an open and social meeting in their lodge rooms, about 135 persons being present. The Good and Welfare Committee appointed by Deputy Sister Parsons must be given credit for the splendid program of vocal and instrumental selections, recitations and addresses by various members. A number of games were indulged in, including a balloon race, a peanut race, a bean carrying race, and an airship race; valuable prizes were given, which was greatly enjoyed both by the old and young folk. During the evening, ten new applications were written. Several visitors were present from the neighboring Courts, and refreshments of coffee and cake was served, and every one went away feeling satisfied with the entertainment. Essex Court has decided that their first meeting in each month will be an open social meeting.

PERTH AMBOY, N. J.—Evening Star Court No. 20 held a very interesting meeting in their lodge rooms at Dana hall, Smith Street, on Wednesday evening, December 9, and elected a splendid corps of officers. Three new applicants were initiated into the Order. State Manager, Brother W. H. Bisp was present and assisted in the initiation as well as giving a very interesting talk relative to the work throughout the State. Deputy Brother Skinner has set his allotment for the month of December for twenty new members, and from all appearances he will run far beyond it. Evening Star Court, which has been lying dormant, has taken on a new lease of life, and great things are expected in the very near future. Long Branch, N. J., Deputy, Sister Winton, surprised the members of Tirzah Court No. 2 at their regular meeting on Thursday evening, December 2, with five new applications, and stated that several more will follow at the next meeting. REPORTER.

Ohio

PORTSMOUTH, OHIO.—Court No. 109 celebrated the fourteenth anniversary with one of the most impressive initiatory ceremonies ever held by this splendid Court, Friday evening, November 13. The large hall was filled with the members, 350 being present when the meeting opened.

After the initiation of the fifty candidates the Ladies' Drill Team surprised those present with an excellent drill which was warmly applauded. Excellent addresses by the Supreme officers present, including Gilbert Howell, Editor of THE CHARIOT and Chairman of the Law Committee; Colonel Bryson, member of the Executive Committee, and Dr. J. C. Foster, State Manager, Columbus, Ohio, added to the pleasures of the evening. Dr. O. W. Robe responded to the addresses in behalf of the local Court. Miss Morlock gave two readings, which drew liberal applause.

The committee on refreshments, consisted of Frank Hargrove, George Emrick, and Thomas McLaughlin, and they satisfied the members with a fine repast, which was served by 16 young ladies of the drill team. Dancing and a general reception closed the meeting at a late hour.

The front page illustration in this issue of THE CHARIOT is a half tone of our splendid Degree Team and have another class of twenty-five for initiation at our next meeting. REPORTER.

DAYTON, OHIO.—Ilderim Court No. 1 pulled off a "combination of successes" Thursday evening, December 3. The first was a very large success, the second was the election of officers and the third was a box social which was a howling success.

Each of the sisters brought lunch boxes stuffed with the best that can be produced in the culinary line. The brothers had not expected much on this deal, but the sisters had other plans which resulted in making the brother pay good prices for the good hot coffee and the necessary mixtures which was bountifully served.

The evening was spent in the most enjoyable manner and this is only a starter for the winter season. Bro. Theis with his smiling face and his readiness to serve was present.

Every member in Dayton and other cities are more than pleased with the choice the Supreme office has made while placing Brother Theis in this district. This will be proven very shortly when business begins to roll in. You may then look for Ilderim Court pushing to the top notch. J. G. L.

LIMA, OHIO.—Lincoln Court No. 23 held its usual Thanksgiving entertainment Thursday evening November 25th. The charter members were the honored guests, each wearing a white carnation. Brother C. C. Klumph, representing the Court made the address of welcome. Dr. Parent gave an interesting his-

Continued on Page Six.



Published monthly by the Supreme Tribe of Ben-Hur, Crawfordsville, Indiana

Office of
THE SUPREME TRIBE OF BEN-HUR
Crawfordsville, Indiana

GILBERT HOWELL EDITOR
Crawfordsville, Indiana

Subscription Price, 25 Cents Per Year

Address all communications to THE CHARIOT
Crawfordsville, Indiana

Entered as second class matter, December 10, 1912, at the post office at Crawfordsville, Indiana, under the Act of August 24, 1912.



JANUARY, 1915

Our watchword: Now altogether in unity for 20,000 new members in 1915.

The heart too often hath quailed with dread
And quite its courage lost,
By casting its glance too far ahead
For the bridge that never was crossed.

Better be discontented than satisfied with striving for anything less than the best.

Criticism properly made and properly received is the very basis of all progress and the foundation of success.

Speech is the most powerful of man's gifts. It may be a power for good or a power for evil. Make yours a power for good this year.

It is what we do and not what we intended doing that counts. Intentions, no matter how good, pay no bills and relieve no distress.

The best part of our fraternal Societies is the human part. Fraternal insurance is more than a mere money transaction—there is a heart in it.

The strength of fraternal insurance is shown by its resistance of unfriendly criticism, and by its acceptance of the criticism intended for its real improvement.

BROTHER W. B. MCGINNIS, our State Manager for Iowa, called at the office of THE CHARIOT, and reports the future prospects for Ben-Hur as most promising in the Hawkeye State.

Temper is the greatest enemy to a natural and healthy life. It affects the secreting glands, by changing healthy fluids into poisons, and shows itself plainly, not only in impaired vitality, but even in the face—in feature and complexion alike.

MRS. FRANCES BUELL OLSON, the Superior Chief of Honor, for the Superior Lodge Degree of Honor, was a most welcome visitor at the office of THE CHARIOT, and as a result of her visit to Crawfordsville, Athens Lodge D. of H. was organized and instituted in our city.

THE CHARIOT is in receipt of resolutions from Rose City Court No. 40 of Little Rock, Arkansas, upon the death of Sister Frances Marcott, but limited space will not permit the publication in full. THE CHARIOT would join in extending sympathies to the bereaved family and friends.

WE ARE glad to welcome to our field force Brother J. P. Redmond, who will take up the work in Southern Illinois, under our State Manager, Brother H. J. McGinnis. Brother Redmond is an experienced Fraternal worker, and we bespeak for him the hearty co-operation and earnest support of all the members in his district.

OUR Supreme Chief, Dr. R. H. Gerard, has been on an extended trip through the East in the interest of Ben-Hur. During his trip he assisted in instituting four new Courts and we believe much good will result from his efforts. A number of active workers have been engaged and are pushing a campaign for new members.

BROTHER D. B. ECKERMAN of 218 Hancock Street, Peoria, Illinois, has revised his little playlet entitled "Home, Sweet Home," and those Courts which desire to give entertainments that will be both instructive and entertaining and help to increase the funds of the local Court should write Brother Eckerman at the above address.

Men are not asked to take fraternal membership for speculation or investment—but for family protection.

It is not for a man's own financial aid, but for the aid of his family when he's gone. The certificate does not mature until he's gone. It is valid and worth a hundred cents on the dollar the day membership is completed, and it may mature into the gold of the realm the very next day through the death of a member, but

BETTER make an effort and fail than never to have tried at all. You will find that it is easier to secure new members than you think. Just go after the prospect with a firm determination, then success will follow.

"IT IS NOT LAWFUL" is the title of a new and interesting novel by Arthur DeLong. It is a story of "John the Baptist" and derives its name from the old Jewish law, that it is not lawful for a man to take his brother's wife in marriage.

The story depicts the human side of John the Baptist and reveals him as a man subject to all temptations as other men, but strong enough to overcome them, all for the sake of his great mission in life, that of being the forerunner of Christ, the King of the Jews.

The story is one that makes interesting reading and shows that the author has made a deep study of the people, their lives and the customs of the times.

THE CHARIOT is in receipt of a most excellent publication issued by the *Fraternal Monitor* of Rochester, New York, on the subject, "Fraternity." This book is a compilation of histori-



Harry D. Michael
SUPREME LECTURER

WE ARE pleased to welcome to our working force, Brother Harry D. Michael, a prominent fraternalist, as Supreme Lecturer and assistant to our Supreme Instructor. We give herewith a halftone of Brother Michael and bespeak for him a most cordial reception and hearty welcome by the members of the various Courts. His illustrated lecture, "Ben-Hur," with the Bond-opticon, will be of great interest and benefit and Courts desiring to secure the services of Brother Michael should correspond with our Supreme Chief, Dr. R. H. Gerard.

SHOULD we not all be thankful that we are a part of the great coöperative system of fraternal protection, with the privilege of governing ourselves.

Failure—Success

The most successful men are not necessarily those who noisily attract public attention. The best and most useful women are not the bright butterflies of fashion whose press agents incessantly flaunt their pictures and their little nothings before the public. No! No!

The unlauded men and women who are quietly attending to their own little tasks, every day contributing something substantial to industry, prosperity and human progress, rearing children in habits of honest labor and right living, and supplying example that elevates the moral and intellectual level of their little communities—these are the men and women of real influence and power. Success is theirs in the fullest measure.

The power of the locomotive lies not in the tremendously noisy puffing smoke stack, or in the shrill scream of the waste at the safety valve, but in the unheard, unseen, but silently working steam in the cylinder. Just so, the men we call great because they seem to perform marvels, are but the expression of the thought and impulse of the mass of unknown common people. No great man ever yet sprang up except from a great people.

It is not given us all to have success as gorgeous as the rainbow, but no matter. Success consists in doing one's best. Indeed the real success is more in the trying than in the achievement. Who can estimate what the world owes to those who, according to the ordinary standards of success, are failures? Who can compute the debt of civilization to the obscure men and women who in their efforts to make the world a little brighter, a little better, have been too busy to make money or to achieve fame?

Passing of the Old--Coming of the New

With the passing of the year 1914 its records have been forever closed, with all its hopes and fears, its joys and heartaches—They have gone forever. We now stand on the threshold of a New Year with its great possibilities, and if from the old year, we have learned the lesson of service to others, it has bequeathed to us a valuable legacy, one which every true Fraternalist should place among his valued treasures. Today more than ever before the American spirit is that of kindness, and a desire to be helpful to others. The New Year will mean to each of us just what we put into it. We cannot get out of life in any of its varied relations, more than we put into it. As Fraternalists we must have faith to believe and a confidence to sustain us in our efforts to meet the favorable opportunities and overcome the vexing problems which confront life's work.

This kindly spirit of Fraternalism is being recognized more and more and eventually will predominate and control in the adjustment of the world's problems. The doctrine of the universal "Fatherhood of God and Brotherhood of Man" is the key to the solution of the difficulties which now confront the Nations of Europe. The Golden Rule must be made to apply to both individuals and nations. Our field today is freighted with great responsibilities, and it behooves every Fraternalist and American—

"To do his work as best he may,
Rising to meet each dawning day,
With honest faith in human love,
And sincere trust in the One above."

that's the only way it can mature. Get the idea of "protection for your family" rooted in your mind, and you will then comprehend exactly the idea of fraternal insurance.

YEOMAN SHIELD: Friendship is a vase which, when it is flawed by heat, or violence, or accident, may as well be broken at once. It can never be trusted after. The more graceful and ornamental it was, the more clearly do we discern the hopelessness of restoring it to its former state. Coarse stones, if they be fractured, may be cemented again, precious stones never.

IN THE February issue of THE CHARIOT we hope to give the report of the Committee on Award of the Gerard Loving Cup and the National and State Prize Banners. We would urge each and every Court to renewed effort at this season of the year to make as great an advance as possible, that they may be assured of substantial gain of membership for the year 1915. Although they may have failed to secure the Banner at the last award, it is possible for them to secure the coveted prize at the next award. Start the campaign now.

cal facts regarding the organization of Fraternal Societies, and contains a number of addresses delivered by the most able and leading Fraternalists, and other noted platform lecturers. The book is neatly and substantially bound in dark green cloth, board covers, and a very neat and plain type on a good quality of book paper. This book should be in the home of every Fraternalist, and can be procured by writing the *Fraternal Monitor*, Rochester, New York.

THIS IS the month when the newly elected officers will be installed in the various Courts and new plans inaugurated for the upbuilding of the Society. We trust the Installation Ceremonies will be impressively conducted and made as imposing as is outlined in the ritual. The proper and dignified installation has much to do with the success of the officers in their term of office, and where the work is given without regard to the honors which are attached thereto, the Court never makes much progress, but if the newly installed officers are impressed with the dignity and the responsibility resting upon them, the success of their term is assured.

Roll of Honor

The Roll of Honor is made up by States, the Courts being grouped in consecutive order for each State according to the number of Beneficial members in good standing on the 15th day of November, 1914.

New York

1 Star of B'thleh'm 37, Buffalo, N. Y.	1717
2 Palestine No. 2, Olean, N. Y.	461
3 Edw. Lauterbach, 84, New York, N. Y.	385
4 Genesee Valley, 18, Rochester, N. Y.	278
5 Jefferson No. 24, Watertown, N. Y.	230
6 Olean, No. 43, Olean, N. Y.	153
7 Ithamar No. 1, Auburn, N. Y.	136
8 Arrius, No. 9, Geneva, N. Y.	126
9 Balthasar No. 77, Troy, N. Y.	114
10 Electric City, No. 75, Schenectady, N. Y.	109

Indiana

1 Ben-Hur No. 15, Ft. Wayne, Ind.	1103
2 Balthasar No. 9, Crawfordsville, Ind.	854
3 Crescent City No. 122, Evansville, Ind.	799
4 Simonides No. 1, Crawfordsville, Ind.	792
5 Esther No. 4, Terre Haute, Ind.	669
6 Marion No. 48, Marion, Ind.	617
7 Princeton No. 43, Princeton, Ind.	440
8 Malluch No. 45, Vincennes, Ind.	422
9 Vigo No. 126, Terre Haute, Ind.	398
10 Washington, No. 169, Washington, Ind.	374
11 Wabash No. 23, Wabash, Ind.	369
12 Beech Tree No. 211, South Bend, Ind.	364
13 Star No. 277, Indianapolis, Ind.	358
14 Unity No. 350, Indianapolis, Ind.	348
15 Logansport No. 233, Logansport, Ind.	327
16 Vanderburgh, 127, Evansville, Ind.	321
17 Huntington No. 68, Huntington, Ind.	302
18 Ooltie, No. 54, Bedford, Ind.	290
19 Orontes No. 77, Shelbyville, Ind.	288
20 Kokomo No. 33, Kokomo, Ind.	287
21 Kendallville No. 20, Kendallville, Ind.	281
22 Antioch No. 12, Garret, Ind.	271
23 Evening Star, No. 231, Evansville, Ind.	259
24 South Bend, No. 41, South Bend, Ind.	255
25 Queen City, No. 153, Marion, Ind.	255
26 Germania No. 165, Evansville, Ind.	254
27 Chariot No. 38, Lafayette, Ind.	251
28 Elkhart No. 72, Elkhart, Ind.	245
29 Maple City No. 125, LaPorte, Ind.	233
30 Rigel No. 86, Michigan City, Ind.	224
31 Columbia City 92, Columbia City, Ind.	222
32 Vincennes No. 243, Vincennes, Ind.	217
33 Iris No. 32, Anderson, Ind.	211
34 Ft. Wayne No. 96, Ft. Wayne, Ind.	207
35 Boonville No. 59, Boonville, Ind.	202
36 Harmony No. 304, Logansport, Ind.	197
37 Bismarck No. 134, Terre Haute, Ind.	192
38 Greencastle No. 102, Greencastle, Ind.	186
39 Aldebaran No. 16, Peru, Ind.	183
40 Evansville No. 10, Evansville, Ind.	179
41 Richmond, No. 42, Richmond, Ind.	176
42 Posey No. 105, Mt. Vernon, Ind.	171
43 Decatur No. 156, Decatur, Ind.	168
44 Corydon, No. 184, Corydon, Ind.	167
45 Sandborn No. 67, Sandborn, Ind.	157
46 Castalia No. 13, Muncie, Ind.	152
47 Jewel No. 334, Michigan City, Ind.	142
48 Owensville, No. 104, Owensville, Ind.	137
49 Frankfort No. 2, Frankfort, Ind.	132
50 Freelandville No. 91, Freelandville, Ind.	130
51 Hartford City, 36, Hartford City, Ind.	123
52 Grandview, No. 150, Grandview, Ind.	121
53 Progressive No. 166, Hammond, Ind.	119
54 Rockport No. 135, Rockport, Ind.	112
55 Tennyson No. 203, Tennyson, Ind.	112
56 Navillus, No. 99, Sullivan, Ind.	111
57 Bethel No. 205, Griffin, Ind.	111
58 Bluffton, No. 7, Bluffton, Ind.	106
59 Antares, No. 39, Tipton, Ind.	106
60 Crab Orchard No. 218, Kliner, Ind.	105
61 Melchior, No. 57, Decker, Ind.	102
62 Richland No. 120, Lake, Ind.	101
63 Howell No. 270, Howell, Ind.	101

Kentucky

1 Kentucky No. 11, Louisville, Ky.	1050
2 Jehovah No. 4, Louisville, Ky.	410
3 Ludlow No. 9, Ludlow, Ky.	366
4 Newport No. 1, Newport, Ky.	234
5 Covington No. 2, Covington, Ky.	217
6 Henderson No. 3, Henderson, Ky.	205
7 Ilderim No. 14, Louisville, Ky.	181
8 Mizpah No. 8, Bellevue, Ky.	134

Ohio

1 Portsmouth No. 109, Portsmouth, O.	920
2 Ilderim, No. 1, Dayton, O.	690
3 Forest City No. 15, Cleveland, O.	540
4 Esther No. 4, Hamilton, O.	475
5 Crockery City No. 111, E. Liv'g'l, O.	427
6 Ben-Hur No. 7, Findlay, O.	349
7 Canton No. 57, Canton, O.	329
8 Washington No. 43, Toledo, O.	339
9 Mars No. 151, Cincinnati, O.	298
10 Springfield No. 31, Springfield, O.	298
11 Balthasar No. 3, Cincinnati, O.	273
12 Lew Wallace No. 189, Dayton, O.	245
13 Lincoln No. 23, Lima, O.	243
14 Aldebaran No. 14, Youngstown, O.	226
15 Toledo No. 34, Toledo, O.	209
16 Eros No. 5, Mt. Vernon, O.	203
17 Butler No. 99, Hamilton, O.	189
18 Bellefontaine No. 12, Bellefontaine, O.	174
19 Liberty No. 70, Cummins, O.	172
20 Ithamar No. 8, Marion, O.	171
21 Star of Valley No. 113, Wells, O.	149
22 Sidney, No. 19, Sidney, O.	126
23 Cincinnati No. 56, Cincinnati, O.	124
24 Iris, No. 20, Tippecanoe City, O.	119

25 Riverside No. 49, Shelby, O.	117
26 Putnam, No. 62, Columbus Grove, O.	116
27 Victory No. 176, Cincinnati, O.	112
28 Piqua, No. 18, Piqua, O.	110
29 Ideal No. 44, Bowling Green, O.	102

Nebraska

1 Capitol City, No. 23, Lincoln, Neb.	807
2 Mecca No. 13, Omaha, Neb.	388
3 Lincoln No. 118, Lincoln, Neb.	385
4 Harmony No. 28, Ord, Neb.	164
5 Arrius No. 32, Scotia, Neb.	148
6 York No. 61, York, Neb.	147
7 North Nebraska No. 9, Norfolk, Neb.	144
8 Omaha No. 110, Omaha, Neb.	139
9 Esther No. 21, David City, Neb.	132
10 Osceola No. 39, Osceola, Neb.	123
11 Fullerton No. 6, Fullerton, Neb.	118
12 Stanton, No. 10, Stanton, Neb.	103
13 Balthasar No. 14, Wayne, Neb.	102

Illinois

1 Triumph No. 17, Decatur, Ill.	680
2 Ithamar No. 1, Danville, Ill.	678
3 Centralia No. 153, Centralia, Ill.	469
4 Caledonia No. 59, Urbana, Ill.	443
5 Valhalla No. 63, Chicago, Ill.	424
6 E. St. Louis No. 136, E. St. Louis, Ill.	355
7 Damascus No. 41, Springfield, Ill.	354
8 Mira No. 97, Mt. Carmel, Ill.	318
9 Friendship No. 61, Chicago, Ill.	315
10 Galesburg No. 50, Galesburg, Ill.	295
11 Balthasar, No. 2, Champaign, Ill.	292
12 Superior No. 372, South Chicago, Ill.	280
13 J. C. Hale, No. 149, Mattoon, Ill.	261
14 Lawrenceville, 86, Lawrenceville, Ill.	241
15 Miriam No. 11, Kensington, Ill.	235
16 Harrisburg No. 116, Harrisburg, Ill.	234
17 Guiding Star No. 271, Springfield, Ill.	231
18 Granite, No. 144, Granite City, Ill.	227
19 Metropolis No. 181, Metropolis, Ill.	224
20 Mizpah No. 7, Rockford, Ill.	210
21 Danville, No. 474, Danville, Ill.	208
22 Waukegan, No. 76, Waukegan, Ill.	208
23 Pullman No. 42, Pullman, Ill.	206
24 Grayville No. 28, Grayville, Ill.	205
25 Mt. Vernon No. 115, Mt. Vernon, Ill.	185
26 Linne No. 262, Rockford, Ill.	183
27 Auburn, No. 49, Auburn Park, Ill.	171
28 Melchior No. 27, Charleston, Ill.	171
29 Garfield No. 64, Chicago, Ill.	160
30 Fairfield, No. 101, Fairfield, Ill.	159
31 Litchfield No. 169, Litchfield, Ill.	155
32 Paris No. 4, Paris, Ill.	153
33 Chicago No. 15, Chicago, Ill.	153
34 West Salem, No. 31, W. Salem, Ill.	151
35 Olney, No. 12, Olney, Ill.	149
36 Egyptian, No. 56, Carmi, Ill.	148
37 Columbia No. 74, Chicago, Ill.	147
38 Aurora No. 57, Aurora, Ill.	147
39 St. Clair No. 250, E. St. Louis, Ill.	144
40 Robinson No. 48, Robinson, Ill.	139
41 Kankakee No. 91, Kankakee, Ill.	139
42 Kewanee, No. 258, Kewanee, Ill.	138
43 Chicago, No. 66, South Chicago, Ill.	129
44 F. L. Riegr No. 281, Chicago, Ill.	126
45 Vodvany No. 333, Chicago, Ill.	122
46 Clay No. 108, Flora, Ill.	116
47 Cairo No. 171, Cairo, Ill.	115
48 Jacksonville, 215, Jacksonville, Ill.	114
49 Decatur No. 243, Decatur, Ill.	113
50 Germania No. 82, Chicago, Ill.	110
51 Mt. Carmel, No. 453, Mt. Carmel, Ill.	109
52 St. Francisville No. 100, St. F., Ill.	109
53 Vlastimil No. 186, Chicago, Ill.	107
54 Effingham No. 36, Effingham, Ill.	105
55 Quincy No. 20, Quincy, Ill.	105
56 Madison, No. 200, Madison, Ill.	103
57 St. Joseph, No. 3, St. Joseph, Ill.	103
58 Humrick, No. 47, Humrick, Ill.	102
59 Bement, No. 37, Bement, Ill.	100

Missouri

1 Carnation No. 7, Kennett, Mo.	577
2 Century No. 26, St. Louis, Mo.	368
3 Independence No. 159, Dexter, Mo.	210
4 Sikeston No. 9, Sikeston, Mo.	209
5 Morehouse No. 10, Morehouse, Mo.	182
6 Simonides No. 61, St. Louis, Mo.	155
7 Sedalia No. 39, Sedalia, Mo.	155
8 Golden Rod No. 22, St. Joseph, Mo.	140
9 Victory, No. 74, Kansas City, Mo.	115
10 Poplar Bluff No. 65, Poplar Bluff, Mo.	112
11 Harmony No. 101, St. Louis, Mo.	108
12 Oran No. 19, Oran, Mo.	102
13 Ilderim No. 35, Advance, Mo.	101
14 Crescent City No. 43, St. Louis, Mo.	101

Iowa

1 Aldebaran No. 12, Cedar Rapids, Ia.	551
2 Melchior No. 8, Waterloo, Ia.	521
3 Tirzah No. 3, Mason City, Iowa	471
4 Roman No. 98, Sioux City, Ia.	258
5 Jewel No. 2, Council Bluffs, Ia.	256
6 Cedar Rapids, No. 65, Cedar Rapids, Ia.	231
7 Banner No. 29, Sioux City, Ia.	189
8 Ben-Hur No. 15, Oskaloosa, Ia.	187
9 Unity No. 54, Marshalltown, Ia.	168
10 Clinton No. 28, Clinton, Ia.	156
11 Star, No. 41, Creston, Ia.	121

Pennsylvania

1 Keystone No. 1, Bradford, Pa.	434
2 Pioneer No. 42, Scranton, Pa.	378
3 Lew Wallace No. 17, Meadville, Pa.	319
4 Arrius No. 4, Braddock, Pa.	252
5 New Kensington, 11, N. Kensington, Pa.	250
6 Rigel, No. 9, Newcastle, Penn.	229
7 Harmony No. 43, Sharon, Pa.	228
8 Trevelyne No. 12, Jeannette, Pa.	176
9 Sharon No. 13, Sharon, Pa.	118
10 Washington, No. 23, Washington, Pa.	105

Tennessee

1 Usona No. 36, Memphis, Tenn.	413
2 Jere Baxter No. 12, Nashville, Tenn.	227
3 Ben-Hur No. 1, Knoxville, Tenn.	108

Michigan

1 Eros No. 27, Saginaw, Mich.	311
2 Queen No. 43, Battle Creek, Mich.	202
3 Kalamazoo, No. 4, Kalamazoo, Mich.	195
4 Ilderim No. 9, Jackson, Mich.	179
5 Cadillac No. 44, Detroit, Mich.	171
6 Ben-Hur No. 1, Flint, Mich.	158
7 Mars No. 31, Bay City, Mich.	128
8 Fort No. 130, Detroit, Mich.	122
9 Star, No. 41, Midland, Mich.	110
10 Amrah, No. 54, Muskegon, Mich.	110
11 Mother Hur No. 17, Holly, Mich.	102

Texas

1 Lone Star No. 1, Ft. Worth, Tex.	310
2 Simonides No. 11, Marshall, Tex.	231
3 Greenville No. 39, Greenville, Tex.	217
4 Tirzah No. 10, Dallas, Tex.	165
5 Arrius No. 68, Wichita Falls, Tex.	165
6 Ithamar No. 3, Cleburne, Tex.	128
7 Ben-Hur No. 5, Houston, Tex.	128
8 Denison No. 94, Denison, Tex.	112

W. Virginia

1 Parkersburg No. 1, Parkersburg, W. Va.	286
2 Gerard No. 19, Parkersburg, W. Va.	120

Arkansas

1 Egyptian No. 4, Paragould, Ark.	263
2 Esther No. 8, Jonesboro, Ark.	207
3 Century No. 10, Wynne, Ark.	118

California

1 Simonides No. 4, Los Angeles, Cal.	261
2 Live Oak No. 32, Oakland, Cal.	133
3 Los Angeles, No. 19, Los Angeles, Cal.	122
4 Mizpah No. 1, San Francisco, Cal.	108

Washington

1 Tacoma No. 2, Tacoma, Wash.	246
2 Oriental No. 6, Seattle, Wash.	163
3 Ben-Hur No. 3, Bellingham, Wash.	129
4 Purity, No. 13, Buckley, Wash.	103

Kansas

1 Junction City No. 2, Junction City, Kan.	233
2 Pittsburg No. 29, Pittsburg, Kan.	105
3 Gaspar No. 1, Kansas City, Kan.	103

Alabama

1 Birmingham No. 1, Birmingham, Ala.	209
--------------------------------------	-----

Louisiana

1 Star of Bethlehem No. 6, New Orleans	207
2 LaFayette No. 1, LaFayette, La.	116

Oregon

1 Ben-Hur No. 9, Portland, Ore.	180
---------------------------------	-----

New Jersey

1 Progress No. 6, Paterson, N. J.	167
2 Ithamar No. 10, Paterson, N. J.	100

Wisconsin

1 Atlas No. 23, Milwaukee, Wis.	165
---------------------------------	-----

Virginia

1 Roanoke, No. 4, Roanoke, Va.	158
2 Staunton No. 3, Staunton, Va.	137

Maryland

1 Maryland No. 1, Baltimore, Md.	144
2 Highland, No. 3, Highlandtown	142

Oklahoma

1 Oklahoma No. 1, Oklahoma City, Okla.	126
2 Booster, No. 47, Bartlesville, Okla.	100

Georgia

1 Whitfield No. 7, Savannah, Ga.	103
----------------------------------	-----

Do everything in your power to make the lodge meetings a success.

Doctor—"I hope you are following my instructions carefully, Sandy—the pills three times a day and a drop of whiskey at bed-time?"

Sandy—"Weel, sir, I may be a wee bit behind wi' the pills, but I'm aboot six weeks in front wi' the whuskey."

WANTED—Deputies for "Sunny Tennessee." Do not care whether you have had experience or not. If you are "on the level"—honest—and willing to work and can furnish references as to character and standing, can place you in good territory and give best kind of contract. (This applies especially to unemployed members of Ben-Hur—men or women—in this territory.) If interested write A. L. SAULMON, State Manager, Orpheum Bldg., Memhis, Tenn.

A Presbyterian minister recently addressed a member of his rural congregation thus:

"I'm pleased, Mrs. Robinson, to see you so regularly in your place on the Sabbath Day."

"Deed, sir," replied the good lady, "I'm gled tae come, for it's no' every day I get sic a comfortable seat an' sae little tae think aboot."—*Ex.*

Price List

Of supplies and paraphernalia furnished by the Supreme Tribe of Ben-Hur, Crawfordsville, Ind.:

Badges, members, per dozen	\$3.00
Badges, officers, per set of ten	3.00
Ballots, per dozen	1.00
Ballot boxes, each	1.00
Gavels, each	.25
Keeper of Tribute, cash book, each	.75
Laws, rules and regulations, each	.10
Ode books, each	.10
Receipt books, individual, each	.04
Rituals, New Form, Leather Bound, each	1.50
Scribe's Cash Book, No. 100	.50
Scribe's Cash Book, No. 250	.75
Scribe's Cash Book, No. 500	1.00
Scribe's cash book, leather bound, each	8.00
Scribe's order book on Keeper of Tribute, each	.15
Scribe's order book on Keeper of Tribute, per doz.	1.50
Scribe's record book, each	1.00
Scribe's receipt book, each	.10
Scribe's receipt book, per dozen	1.00
Scribe's receipts, with name and number of Court, per thousand	2.00
Seals, each	2.50
Transfer cards, each	.25
500 letter heads for Scribe	2.00
1,000 letter heads for Scribe	3.50
500 envelopes, 6 1/4, for Scribe	2.00
1,000 envelopes, 6 1/4, for Scribe	3.50
Seven Pointed Star Pin, Rolled Gold, No. 331	1.00
Star with cross and chain, rolled gold, No. 329	1.25
Star with cross and chain, solid gold, No. 330	2.00
Electro button or pin, No. 300	.35
Rolled gold button or pin, No. 301	.50
Solid gold button or pin, No. 302	1.00

PLEASE TAKE NOTICE.

All orders for supplies must be accompanied by remittances for the full amount. JNO. C. SNYDER, Sup. Scribe.

Now is the time to take insurance. Tomorrow may be too late. Upon today's decision may depend whether you will be one out of the nine to be rejected.

TRIBE OF BEN-HUR REMINDER

NEWS FROM THE COURTS

Continued from Page Three.

tory of the early days of the Order, Dr. Mills followed with a short talk along the same line. Brother W. S. McNairy and Brother W. N. Copeland also gave brief addresses. Lincoln Court has twenty charter members, all but two residing in Lima and vicinity. A turkey supper was served at the close of the evening. Orchestra music was provided at the close of the meal.

ONE WHO WAS THERE.

CINCINNATI, OHIO.—Recent meetings of the Ben Hur Welfare Committee have been interesting, and many talks by the members were very encouraging. The Committee fears a hard winter will come upon us and every member of the Committee will do everything possible to get work for all applicants of the order. President Sam'l. W. Bell named the following Brothers to act upon the various committees:

Ways & Means Committee—Brothers Bryson, Bissell, Harrison, Kuehmstedt.

Relief Committee—Brothers Gainey, Bryson, Bosse, Howells.

Visitation Committee—Brothers Schneider, Klein, Arnhold, Frey.

Membership Committee—Brothers Frey, Arnhold, Sampson, Gainey.

Social Endeavor Committee—Brothers Howells, Mittendorf, Boutet, Bryson.

Publicity Committee—Brothers Holmes, Boutet, Thon, Bosse.

Auditing Committee—Brothers Mittendorf, Sampson, Wilson, Thon.

The Committee is arranging to give the Mid-Winter Entertainment before Lent, but no person will be admitted without an invitation signed by a member of the Order. Notice and date of entertainment will appear in the February issue of THE CHARIOT.

P. C.

DAYTON, OHIO.—The undersigned received this morning the check for eleven hundred dollars in payment for certificate held by my deceased husband, James H. Adams and I hereby extend my most sincere thanks for your promptness, as it came to me in time of need. I also thank Ilderim Court No. 1, of Dayton, Ohio, who had helped me and my husband before his death. This was of great assistance to us.

Wishing God's richest blessings on the entire Order of the Tribe of Ben-Hur, I am,

Yours Very Respectfully and Fraternally

MAUDE E. ADAMS.

Oklahoma

GUTHRIE, OKLA.—The members of the Guthrie Court No. 2 had a record breaker meeting Wednesday night, December 2, at their hall on East Harrison Ave. The evening's entertainment opened with the initiation of candidates. A class of five were given the work by our most efficient Degree Team. After the initiation of candidates the nomination of officers was held after which the members and visiting friends numbering about one hundred enjoyed a splendid program given by the ladies of the entertainment committee. Sister Louise J. Rittenhouse, Deputy Supreme Chief from Chandler, Okla., was among the distinguished guests of honor. After the program the ladies served delicious refreshments which was enjoyed by all present. SCRIBE.

KIEFER, OKLA.—Sapulpa Court No. 10 had a well attended meeting Thursday Nov. 19, Brother Bradshaw, our State Manager, was an unexpected but welcome visitor who gave us a very interesting talk. It was appreciated by all who heard him. December 3, we will give an entertainment to raise funds for our Court. At our next regular meeting December 17, we will initiate a class of 10 candidates and install our new officers. The ladies have planned to serve a very tempting lunch. We want all members to take an interest and attend this meeting.

REPORTER.

New York

ENDICOTT, N. Y.—The second regular meeting of Endicott Court No. 125, was held Wednesday, November 18, when all the charter members were in attendance and quite enthusiastic. Owing to inability to attend the meetings regularly, Wm. G. Angevine resigned the office of Chief and nominated in his place Leslie Hiram Baxter, who is one of the leading young attorneys of Broome County and who was elected unanimously for a term of one year.

The Charter was closed by District Manager Beavan, and the Charter fees were donated to the local treasury and will be turned over by Brother Beavan, the deputy, to the local Court on all new members. Nine applications were accepted before the Charter was closed.

The ladies of the Order decided to hold a "home cooked food" sale for the benefit of the treasury, and the entertainment committee will arrange for a series of social affairs for the winter.

After the meeting the members of the Court were the guests of Brother and Sister Beavan at a light lunch. Brother Baxter

acted as toastmaster and among the officers and members who responded were: Eugenia Parks, Winifred Beavan, John Kitchin, Chas. Oliver, Fred Mulligan, Leon Andrews, John Clemons, James L. Tompkins, and J. W. Beavan. The out of town guests of the evening were Past Chief Chas. Oliver and Teacher Sister Oliver of Court No. 7, Passaic, N. J.

Our Court starts out under most promising conditions and we feel sure that we will soon be numbered among the flourishing Courts of New York State. Watch us grow!

REPORTER.

NEW YORK, N. Y.—Morris Morrison Court No. 120 has not been heard from as yet, but in its infancy we have had several small affairs, and all proved a success. The entertainment committee is merrily engaged with their annual ball to be held at the Ellsomore, 80 West One Hundred and Twenty-sixth Street, January 23, 1915.

All of our members have promised to put their shoulder to the wheel and make this affair a grand success, socially and financially. Sister Lang offered a hand painted prize to the member selling the greatest number of tickets. The outlook promises that we may have to get more than one prize.

Our Deputy, Augusta Philipps, has offered a Silver Loving Cup to the member bringing to our Court the greatest number of members; also a tea party to the committee for their good work. This Court is gradually coming to the front and we hope to soon be listed upon the Roll of Honor and Sister Philipps will render all possible assistance to those who have friends interested in our Court.

A HUSTLER.

Nebraska

LINCOLN, NEB.—The Esther Kensington Circle, met Wednesday afternoon, December 9, at the home of Sister S. L. Chaplin. The business included the semi-annual election of officers. Sisters A. F. Marsh was elected President, W. C. VanAndel, Vice-President, S. L. Chaplin, Treasurer, and C. L. Pugh, Secretary. A chapter of the book "Ben-Hur" was read by Sister Robert Wade and discussed by the ladies, which was very instructive as well as entertaining. Sister Pugh rendered one of her choice readings, which is always very much enjoyed. A large number of the ladies were present, among whom were Mrs. J. A. Elam and Mrs. Addie Barnett as visitors.

The musicale at Sister W. C. Van Andel's and the neutral "tea" at Sister U. G. Powell's netted \$25, which was turned over to the fund for Belgian sufferers, also a large box of clothing was donated for that worthy cause. The rest of the afternoon was spent, doing fancy work and a general good time was enjoyed by all till a very late hour. The hostess assisted by Sisters Addie Barnett and A. F. Marsh served a very delicious luncheon.

REPORTER.

Iowa

MASON CITY, IA.—Friday evening, November 1 at the Eagles' Hall Tirzah Court No. 3 gave an elaborate banquet in honor of the charter members of the Court. The large hall was most beautifully decorated for the occasion in the colors of the Order, black, red and yellow, and the color scheme was carried out in the table decorations. On each side of the hall long tables were placed, reaching the whole length of the hall; in the center was a medium length table capable of seating about forty people. This was especially prepared for the charter members and speakers of the evening. This table was placed under and between the two massive center chandeliers and crepe paper festooned into a veritable bower over this table and looped to the walls on the sides; streamers of the colors led from each corner of this table to the chandeliers above. Red and yellow candles were placed in four branched brass candelabra, one at each end of the table. In the center was a huge bouquet of yellow chrysanthemums tied with a bow of yellow satin ribbon. The mint cups were of red and yellow. The favors at each plate was a white carnation, the Ben-Hur flower. Also a menu card and program with speakers' names and names of all the charter members of the court. The long side tables were decorated the same with the exception that single glass candle sticks were placed at short intervals, every other one being red and yellow. This, together with cut-glass and silver and snowy linen, made a picture too beautiful to describe. The out of town members present were State Manager W. B. McGinnis of Waterloo, Mr. and Mrs. Will Jennings and son of Rockwell. Mr. Jennings is a charter member of the Court. His presence was a delight to the membership. He has for many years been totally blind. One of the honored guests was Mrs. Essex, a member who has been very ill for over a year, but who is much improved in health now. Also Mrs. Bert Chase, who has been ill. This meeting brought out a large attendance of old members, the object desired; also to renew old acquaintances. Quite a few charter members were present. The committee in charge of the affair and the

officers, waiters, and waitresses, and all who assisted in making this event such a grand success deserve much credit. The caterer especially Mrs. McKee, who prepared the banquet, is an adept at her profession.

There were fully two hundred and fifty persons present and all were seated at once. Excellent music was furnished by Speltz' four-piece orchestra. There was a fine menu and program, following which a dance was enjoyed by all:

Address of Welcome.....C. S. J. Scheil
Response.....F. A. Kirshman
Piano Solo.....Miss Esther Riefe
Address.....H. C. Riefe
Solo.....Miss Annabell Lotucie
Duet.....Misses Wilson

Toasts—
Ladies of the Banquet.....C. A. Parker
Charter Members.....Dr. J. E. McDonald
New Members.....Leslie Boomhour
Good of the Order.....John Fatland
Remarks.....State Manager W. B. McGinnis
Through the kindness of Mr. and Mrs. Randall the members who were indisposed and unable to reach the hall, were taken to and from in the Randall machine.

The occasion proved to be one of the most inspiring events held by our Court in many years.

REPORTER.

Indiana

SOUTH BEND, IND.—The Nineteenth Anniversary of South Bend Court No. 41, was held Tuesday evening, November 17, at the Eagles' Hall, at which a special program was given.

W. H. Burch, charter member and officer, opened the program of the evening with a history of the Court. He said 19 years ago a number of men and women including himself planned a meeting every month. The membership increased from year to year until at the present it has reached the 260 mark.

Mrs. Loomis, Deputy in charge of the work in this district, gave an impromptu speech in which she complimented the members on their work.

The Hagey sisters gave some readings and songs. There were two special cars sent from Niles and Elkhart which brought more than 150 people. A dainty luncheon was served. A dance followed the luncheon. Music being furnished by the house keepers' orchestra.

CORRESPONDENT.

Illinois

CHICAGO, ILL.—There's a feeling hard to tell of that comes welling up in the heart when a fellow's up against it and too sick to make a start; when ambition seems departed and all hope seems at an end. It's a blessing then to meet a helping friend. Only those who have met misfortune can appreciate the worth of a true friend when most needed. There's "Columbia" we warble when we sing our country's praise, and we show how much we love her in a thousand different ways. But to me there's a "Columbia" I appreciate far more just now, for it proved a faithful friend—a friend true to the core; so I hope the carping critics and their like will have the grace to forgive us for thus granting our "Columbia" first place, which is Columbia Court No. 74, T. B. H. THOMAS J. FIELD.

URBANA, ILL.—Caledonia Court No. 59, had a well attended home coming Monday evening, November 16, the purpose of which was to awaken interest in members not accustomed to attending meetings and also to entertain visiting members. Those in charge have every reason to believe that their efforts were successful.

Following the Court meeting, the doors were thrown open to the public, and all in attendance enjoyed an excellent program. Dr. Orville Hurd, Chief; Charles Johnson, scribe; L. M. Hundley, District Deputy; and Dr. Davidson, Supreme Medical Examiner from Crawfordsville, Ind., gave interesting addresses for the good of the order. Brother Hundley spoke on "Fraternalism," and Brother Johnson reviewed the growth of the Caledonia Court.

The program of addresses was interspersed with musical selections by Miss Violet Duncan, pianist, and the Ben Hur quartet, composed of W. T. Parker, Leota Parker, Mrs. G. W. Hubbard, and Charles Johnson. While luncheon was served, Mrs. McClelland of the University band, played several trombone solos. U. G. Martin acted as toastmaster during the spread, and a number of toasts were responded to by members of the Order.

REPORTER.

AURORA, ILL.—The two Ben-Hur Courts of Aurora, West Side No. 166 and Aurora No. 57, entertained their friends at a musicale and lecture at Charlemagne Hall on Thursday evening, December 10. Nearly 400 members and friends of the two Courts were present to enjoy the entertainment. The first part of the evening was devoted to a splendid program of music and readings arranged by Mrs. F. N. Maginnis. This part of the program was greatly appreciated as is attested by the fact that each one who participated was forced to respond to an encore. At the conclusion of the musical part of the program, Dr. F. N. Maginnis, who presided, presented Deputy Chas. F. Fenn, who, in a few well

chosen words, introduced Supreme Lecturer, Harry D. Michael, of Crawfordsville, Indiana. Brother Michael gave an excellent address on the subject, "The Book 'Ben-Hur' and Its Author." The lecture was illustrated by more than one hundred stereopticon views. Dancing was indulged in after the lecture.

Our genial State Manager, H. J. McGinnis, was present and renewed acquaintance with his many Aurora friends. He was accompanied by Mrs. McGinnis, who made many friends during her short stay.

Brother C. F. Fenn, the District Manager in charge, is to be congratulated on the success of this meeting.

VISITOR.

Colorado

COLORADO CITY, COL.—Thursday evening, October 29, Pikes Peak Court No. 12 gave an entertainment in their hall on Colorado Avenue. A large crowd was present, the evening was spent in games, dancing, and serving refreshments and a most enjoyable time was had.

This Court was organized September 3rd, 1914, and several new members have been taken in since. Brother Cassidy, our State Manager of Lincoln, Neb., was with us on our last regular meeting. We are organizing a team and he gave us several ideas as to how the work was given which we appreciated very much. Our Court is preparing for a series of entertainments during the winter, and we hope to enlarge our membership a great deal when the work is put on, which we appreciated very much during that time.

ELSIE A. RICEKY.

Tennessee

KNOXVILLE, TENN.—Ben-Hur Court No. 1 closes the year in better shape than at any time in its history. This is due largely to the good work of the past few months by District Manager Carver, the assistance that his wife renders in the degree work, and the hard and consistent work of the entire membership of the Court. As an illustration of the energy and interest of the members, we cite the fact that for a recent supper given for the benefit of the Court's distressed members, Brother Albert Luttrell, our Past Chief, sold 105 tickets. Other members sold large numbers of tickets and a large sum was realized.

Plans for doubling the membership are now receiving attention at the hands of the officers of the Court and the Organization Department and all members are urged to attend meetings as often as possible that they may be kept posted upon all matters of interest.

REPORTER.

CHATTANOOGA, TENN.—With Brother Pennebaker "on the job" and the assistance of such worthy members and loyal ones as Sisters Bray, Meyers, Pennebaker, Collins, Jones, and others, and Brothers Meyers, Dr. Hillas, Richardson, and others, Lookout Court No. 31 is rapidly coming to the front and we expect to make an excellent showing for the coming year.

CORRESPONDENT.

NASHVILLE, TENN.—With the opening of the New Year, Courts Nos. 12 and 61 will consolidate and meet every Tuesday night in the Knights of Columbus Hall on Fourth Avenue North. The By-Laws of the Court have recently been revised and the Court and all records are now in fine shape and will continue so. Everything will be handled in a businesslike and up-to-date manner and before the close of 1915 it is expected that this will be the largest Court in the entire southern territory. (Usona Court at Memphis take warning.)

REPORTER.

MEMPHIS, TENN.—While Usona Court has suffered greatly on account of suspensions during the past few months, this fact is due entirely to the business of the section and not to any dissatisfaction upon the part of our membership. Many of the members were without work and were unable to make payments. However, reinstatements are being received and with the return to normal conditions this Court will again go to the front. We have promised our State Manager to double the membership during the year 1915. "Solly" has made a personal appeal to the Court and as he has always aided us in every way, the entire membership will unite to help him make good on the increase for 1915. Come, you "stay-at-homers" and help us double the Court's standing. Attend the meetings and see what we are doing with your money and for your Order. You will be well pleased and surprised at the results.

REPORTER.

SHELBYVILLE, TENN.—Brother Melson asks that your Reporter state for him that the Court at Shelbyville may be expected to do more than its share in the special fight for membership during 1915. "Nuf ced" for when Melson makes a promise—the result is a certainty.

CORRESPONDENT.

MURFREESBORO, TENN.—Collins and Davy and the entire membership of Court No. 54 intend making a special effort during the early part of the year to place the Court upon the Honor Roll. They have secured the promise of assistance from the State Manager and many of the Nashville members, and many in-

interesting meetings of this Court are promised within the near future. All members are promised a real good time at every meeting and are urged to come out and do their share towards making our Order "The Biggest Here."

REPORTER.

WINCHESTER, TENN.—The work in this section has been placed in charge of Brother Foster Sharber, our Scribe. He promises to take an active interest in placing the Court well up in the rank of the large Courts of this section. The Organization Department have promised to give us much needed assistance, and all members are asked to do what they can toward making our efforts a success. We want a hundred members within the next four months.

A WORKER.

TULLAHOMA, TENN.—Work in this Court is dragging a little and the suspensions have been rather heavy, due to the fact that so many of our members have been out of employment. However, some improvement is now noticed and with the opening of the New Year, we hope to bring the Court to the front. All members of Tullahoma Court are asked to join us in the campaign for new members.

REPORTER.

LAWRENCEBURG, TENN.—The Organization Department have promised to devote much time and attention to this Court and section with the opening of the New Year, and as we now have many of the leading citizens enrolled in our membership, it is almost a certainty that within a few months this Court will be numbered with others on the Roll of Honor.

CORRESPONDENT.

Pennsylvania

BRADFORD, PA.—The members of Keystone Court No. 1 held a large and most enthusiastic meeting at Bradburn hall last evening. A class of 46 candidates was initiated and 23 applications were acted upon.

The meeting also marked the close of the membership contest, the Blues, captained by Miss Kitty Abbott, winning with 12,125 points as compared with the team of Reds, captained by Miss Tillie Hazen, with a total of 10,705 points.

Following the initiation there was an entertainment furnished by the Blues. The first part of a minstrel show was the big feature and it made a big hit. Baker Penoyer took the part of the German bandmaster; S. M. Abrams represented the Napoleon of the Blues. Mr. Abrams sang "Old Black Crow" and "The Rose of the Mountain Trail." Mrs. Frank Hatzman sang, "I Want to be in Dixie," while Fred Abbott, James Farrell, Charles Knight and Frank Hatzman were the end men. Girls who assisted in the chorus were the Misses Margaret Twilliger, Margaret Horton, Kitty Abbott, and Mrs. Mabel Abbott. T. H. Russell, Deputy Supreme Chief of Meadville, was present and made a few remarks for the good of the Order. Two weeks later, a banquet will be provided by the losing side of the membership contest.

The members are delighted over the results of the contest and feel it has been a great help to the Court. About 75 new beneficial members have been added to our already prosperous and thriving Court. Let the good work continue.

CORRESPONDENT.

Georgia

SAVANNAH, GA.—At the last meeting of Whitfield Court No. 7 a splendid corps of officers were nominated for the term commencing January, 1915. State Manager Brother J. A. Wallace will install the new officers on January 8, at which meeting a special committee will be appointed to arrange for the reception and entertainment of the Supreme Chief, Dr. R. H. Gerard, on his visit to Savannah in February. The fourth anniversary of the Court will be celebrated at that time, the details of which will appear in the next issue of THE CHARIOT. District Manager John Hodgson in a few brief remarks urged the members to be united and work together for the membership, so as to retain the State Banner, the reward of faithful and zealous services rendered during the year 1913.

A WORKER.

Missouri

The newly elected officers of the following Courts will be installed by Supreme Judge Brother Jno. H. Wartmann and staff: viz Simonides Court No. 61, Monday January 4, at Leonard Hall, Leonard and Easton Avenue; Century Court No. 26, Thursday, January 7, at Forest Park Hall, 4514 Manchester Avenue; Harmony Court No. 101, Friday January 8, at Hibernian Hall, 3619 Finley Avenue; Missouri Court No. 27, Monday, January 18, at Weiser's Hall, 2002 E. Grand Avenue; Eureka Court No. 36, Thursday January 21, at Fraternal Building, Eleventh and Franklin Avenue; Crescent City Court No. 43, Friday, January 23, at Leonard Hall, Leonard and Easton Avenue; Germania Court No. 51, Thursday, January 28, at Hall, 3607 N. Eleventh Street; Benton Court No. 143, Friday, February 12, at Compton Hall, Compton and Shenandoah

Avenue. All members of the Order are cordially invited to be present on the above occasions.

Monday evening, December 7, Simonides Court No. 61, gave an "Apron Social." The hall was filled with members and their friends who enjoyed themselves to the fullest extent. Aprons were presented to everyone present, after which a delightful luncheon was served. The entertainment committee is to be complimented on the success of this affair.

REPORTER.

FORNELT, MO.—Edna Court No. 121 is still alive and progressing and we hope to attain a higher and greater record than heretofore—"If we would win, we must work." We initiated six candidates last meeting night and after the initiation a lunch was served of which all partook and most enjoyable time was had. Brother Kimble our district deputy was present and gave us a most interesting talk, and we wish to thank him for taking so much interest in our Court.

A MEMBER.

Arkansas

RECTOR, ARK.—Friday evening, November 27, Rector Court No. 6 held a social and Hot Tamale supper, which was served by the ladies of the Court in a very proficient manner to the members of the Court and their friends. About 200 were in attendance and before the close of the evening, four applications had been secured.

The following program was rendered:

Music.....Rector Concert Band
Invocation.....Elder W. C. Wright, Jonesboro
Welcome Address.....Prof. W. S. Hadley
Response.....Attorney A. H. Haymes
Music.....Rector Concert Band
Three Cheers for the Tribe of Ben-Hur....
Miss Helen Mackey
Song.....Ben-Hur Male Quartette
Music.....Orchestra
Toast.....J. E. Young
Fraternalism and What It Means to the
People.....L. F. Maynard
Reading—Mackey's Regards to Mothers-in-
Law.....Thos. L. Mackey
Music.....Rector Concert Band
Stenopus of the Boob Ben-Hur, and the
Order.....Elder W. C. Wright
Music.....Band
Stereopticon Views of the Order.....
W. S. McKinnis, Kennett, Mo.
Banquet.

The event proved to be one of the most pleasant affairs held by our Court for some time.

REPORTER.

Louisiana

PATTERSON, LA.—Evangeline Court No. 10 gave a vaudeville and motion picture entertainment for the benefit of the Court in the Arcade Theater. The program was as follows:

Violin Solo—"Souvenir" (by Franz Drkla).
Miss Irene Simino
Accompanied by Miss Rosina Simino
Motion Pictures.
"Rastus Midnight" in Fancy Dancing....
Mr. Desire Duhan
Accompanied by his friend, Old Massa Janh
Motion Pictures.
Piano Solo—"Valse Brillante" (by Paul
Ambroise).....Miss Rosina Simino
Negro Melody—"Can't Yo Heah Me Callin",
Caroline?.....Frank W. Meyers
The theater was crowded to its doors, and the entertainment was a grand success. A neat sum was netted for our treasury. Evangeline Court wishes to thank Sisters Simino and Brothers F. W. Meyers and Duhan of Lafayette Court for their help in this entertainment. Our Court will have a class of fifteen for initiation December 17. Any visiting members will be made welcome.

REPORTER.

MORGAN CITY, LA.—Twelve candidates are ready to cross the hot sands of the desert. Our Scribe Guldry with the help of District Manager Mensman are making great strides in the work. Our Court has moved to the Red Men's Club and we now have many forms of amusements which brings the members out and enables us to have large meetings.

The members from Franklin and Patterson will attend the next meeting and the work will be put on in full.

CORRESPONDENT.

BOGALUSA, LA.—The banner Court of this State has made wonderful progress the last two years and will give New Orleans Court No. 6 a hard fight for the pennant this year. Scribe Lingo, who is an ardent worker, deserves much credit for his efforts. The last class of candidates numbered 48 and a fine supper was served after the meeting. Assistant State Manager Meyers of Lafayette and Brother Dr. W. B. Clark, of New Orleans were welcomed visitors and helped with the work. Look out for Bogalusa.

CORRESPONDENT.

NEW ORLEANS, LA.—Court No. 6 held one of the best meetings of the year Tuesday night, November 24, a welcomed visitor was Assistant State Manager F. W. Meyers of Lafayette, who gave the Court a splendid talk on the good of the Order, also what Ben-Hur was doing all over the State, Brother DePaolia and Dr. Clark responded to requests for addresses.

Several candidates were given the mysteries of the Great White Camel and seven pointed Star, the work was given by the crack Degree Team which was beautiful and enjoyed by all.

All members are working hard to get the State Banner from Bogalusa.

An entertainment is under way in the good hands of Sister Brown and we can expect quite a nice addition to the Treasury. The election of Officers will take place next month and will be very interesting and several members have announced themselves, which shows the energy and interest taken in the Court.

Simonides Court No. 50 was the first Court in the State organized with one hundred members and this start means a big success and that the older Courts will have to wake up and take notice, the work was given in full and all members expressed much satisfaction.

A splendid corps of Officers were elected and all pledged their most loyal support, many visitors from the other Courts in New Orleans were present, this makes five Courts in the city of New Orleans.

CORRESPONDENT.

Cured His RUPTURE

I was badly ruptured while lifting a trunk several years ago. Doctors said my only hope of cure was an operation. Trusses did me no good. Finally I got hold of something that quickly and completely cured me. Years have passed and the rupture has never returned, although I am doing hard work as a carpenter. There was no operation, no lost time, no trouble. I have nothing to sell, but will give full information about how you may find a complete cure without operation, if you write to me, Eugene M. Pullen, Carpenter, 472 A. Marcellus Avenue, Manassas, N. J. Better cut out this notice and show it to any others who are ruptured—you may save a life or at least stop the misery of rupture and the worry and danger of an operation.

I Can Save YOUR Teeth

I am doing it for others every day.

Ninety per cent of the people have Pyorrhea or Riggs Disease—a terrible and dangerous mouth and tooth infection that destroys teeth, gums and jaws endangers health, mind and powers.

**Sore Teeth
Foul Breath
Diseased Gums**

Are symptoms of this dread disease. For years it has been considered incurable. I have perfected a simple

Home Treatment

by which you can make your mouth healthy, save your teeth, and health and avoid the expense and torture of the dental chair.

My Book Will Tell You How FREE

If you have Pyorrhea, gingivitis, receding gums; elongated, loose or twisted teeth; soft, spotted or spongy gums; foul breath, bad taste or teeth that hurt when you chew send AT ONCE for this book. Sent FREE and without obligation.

Dr. F. W. Willard, 4543 Powers Bldg., Chicago

Table of Rates

Term Certificates will be issued on approved application at the rates per \$1,000 as given in Table 1, or Whole Life, Death, Accident and Disability certificates will be issued on approved application at the rates per \$1,000 as given in Tables 2 and 3.

Age	Table 1	Table 2	Table 3
18.....	\$0 67.....	\$1 00.....	\$1 05.....
19.....	68.....	1 02.....	1 07.....
20.....	69.....	1 04.....	1 09.....
21.....	70.....	1 07.....	1 12.....
22.....	71.....	1 09.....	1 15.....
23.....	72.....	1 12.....	1 18.....
24.....	74.....	1 15.....	1 22.....
25.....	76.....	1 19.....	1 26.....
26.....	78.....	1 22.....	1 30.....
27.....	80.....	1 26.....	1 34.....
28.....	82.....	1 30.....	1 38.....
29.....	83.....	1 34.....	1 43.....
30.....	85.....	1 39.....	1 48.....
31.....	87.....	1 44.....	1 53.....
32.....	89.....	1 49.....	1 58.....
33.....	91.....	1 54.....	1 64.....
34.....	94.....	1 59.....	1 70.....
35.....	97.....	1 64.....	1 77.....
36.....	1 00.....	1 71.....	1 84.....
37.....	1 02.....	1 78.....	1 92.....
38.....	1 04.....	1 84.....	1 99.....
39.....	1 07.....	1 91.....	2 07.....
40.....	1 10.....	1 99.....	2 16.....
41.....	1 13.....	2 07.....	2 25.....
42.....	1 17.....	2 15.....	2 35.....
43.....	1 21.....	2 25.....	2 46.....
44.....	1 24.....	2 35.....	2 57.....
45.....	1 27.....	2 45.....	2 70.....
46.....	1 32.....	2 56.....	2 83.....
47.....	1 37.....	2 67.....	2 96.....
48.....	1 41.....	2 80.....	3 10.....
49.....	1 45.....	2 93.....	3 26.....
50.....	1 51.....	3 06.....	3 42.....
51.....	1 57.....	3 21.....	3 60.....
52.....	1 63.....	3 37.....	3 79.....
53.....	1 69.....	3 54.....	4 00.....
54.....	1 75.....	3 72.....	4 22.....
55.....	1 81.....	3 91.....	4 46.....

†Not admitted after 50 years of age.

Certificates will be issued for \$250, or in additional multiples of \$50 thereafter up to and including \$3,000. In no case will more than \$3,000 be granted on any one life.

A monthly payment, as above, from each member holding a Beneficial Certificate, will be due on the first day of each month, and must be paid to the Scribe of the Court on, or before, the 25th day of each month, without notice.

Members of Class A may voluntarily transfer to Class B in accordance with the Laws, Rules and Regulations without cost or re-examination.

Members of Class B may transfer at attained age without re-examination from Table 1 or 60-year term to the Whole Life (Table 2) or Death and Disability (Table 3) provided such transfer be made five years prior to the expiration of Term Certificate.

WANTED—Four experienced deputies for the State of Illinois. Good contract to men of ability. Give reference. Address H. J. MCGINNIS, State Manager, Crawfordsville, Ind.

UNDERWOOD

The machine you will eventually buy

\$60 A WEEK and Expenses

That's the money you should get this year. I mean it. I want County Sales Managers quick. Men or women who believe in the square deal, who will go into partnership with me. No experience needed. My Folding Bath Tub has taken the country by storm. Solves the bathing problem. No plumbing, no water works required. Full length bath in any room. Folds in small roll, handy as an umbrella. If it's great! GREAT! Rivals \$100 bath room. Now listen! I want YOU to handle your county. I'll furnish demonstrating tub on liberal plan. I'm positive—absolutely certain—you can get bigger money in a week with me than you ever made in a month before—I KNOW IT!

Two Sales a Day — \$300 a Month

That's what you should get—every month. Needed in every home, badly wanted, eagerly bought. Modern bathing facilities for all the people. Take the orders right and left. Quick sales, immense profits. Look at these men. Smith, Ohio, got 18 orders first week; Meyers, Wis., \$250 profit first month; Newton, California, \$60 in three days. You should do as well. 2 SALES A DAY MEANS \$300 A MONTH. The work is very easy, pleasant, permanent, fascinating. It means a business of your own.

DEMONSTRATING TUB FURNISHED

YOU! YES YOU CAN GET IT

H. S. ROBINSON
Wakerville, Ont., Can.
or 229 Vance St., Toledo, O.

Little capital needed. I grant credit—Help you out—Back you up—Don't doubt—Don't hesitate—Don't hold back—You cannot lose. My other men are building homes, bank accounts, so can you. Act then quick. SEND NO MONEY. Just name on penny post card for free tub offer. R. H. H.

FINANCIAL STATEMENT

Benefit and Emergency Funds Tribe Ben-Hur—Report of Supreme Scribe
for the Month Ending December 16, 1914

Balance on hand November 16, 1914, as follows:	
To credit of Class A.....	\$ 821,190.98
To credit of Class B.....	554,581.42
Total.....	\$1,375,772.40
November Receipts:	
Received from Monthly Payments, Class A.....	\$ 40,721.15
Received from Monthly Payments, Class B.....	55,843.05
Received from Interest and Rent, Class A.....	4,881.78
Received from Interest and Rent, Class B.....	1,285.14
Total Income.....	\$ 102,731.12
Sum.....	\$1,478,503.52
Amount of Death and Disability Claims Paid for November, 1914:	
Death and Disability Claims, Class A.....	\$ 59,833.85
Death and Disability Claims, Class B.....	48,413.74
Repairs on Real Estate, Class A.....	8.77
Repairs on Real Estate, Class B.....	57.65
Maintenance of Building, Class B.....	1,121.68
Total Disbursements.....	\$ 109,435.69
Balance on hand December 15, 1914.....	\$1,369,067.83

Death and Disability Claims Paid in Class A for November, 1914

Wm. F. Banks, Salem, Ind.	\$ 900.00
Harvey Baldwin, Monroe City, Ind.	2,200.00
Henry M. Mullins, Paris, Ill.	2,600.00
Josephine Smithbauer, Chicago, Ill.	450.00
Richard Thraikill, Ottawa, Ohio	1,000.00
Frank McClelland, Washington, D. C.	1,000.00
Robert Kirkham, Sullivan, Ind.	1,050.00
Aaron G. Burr, Clinton, Iowa	450.00
Henry Ernsberger, South Bend, Ind.	1,000.00
Jos. Ridgway, Merom, Ind.	1,000.00
Jno. H. McCutchen, Evansville, Ind.	1,100.00
Aaron J. Wolfe, Waveland, Ind.	1,700.00
Albert Anthony, Chicago, Ill.	1,100.00
Samuel M. Robinson, Crawfordsville, Ind.	1,000.00
Emile J. Guio, Granite City, Ill.	1,000.00
Aaron Reed, Asbury Park, N. J.	1,100.00
Jno. M. Herrel, Evansville, Ind.	1,100.00
Vaclav Cecka, Chicago, Ill.	900.00
Arthur S. Rogers, Buffalo, N. Y.	1,400.00
Wm. P. Williams, Olean, N. Y.	3,000.00
Albert Barrett, St. Louis, Mo.	1,200.00
Frank B. Respass, Covington, Ky.	2,400.00
Annie Arnold, Chicago, Ill.	1,300.00
Morgan A. Shaw, New Carlisle, Ind.	1,200.00
Chas. W. Clark, Columbia City, Ind.	1,050.00
Robt. H. McManis, Lincoln, Neb.	1,100.00
Cyrene E. Rafston, Everett, Wash.	900.00
Severin Ramseth, Chicago, Ill.	1,200.00
Mary F. Muck, Griffin, Ind.	1,800.00
Wm. A. Johnston, Jr., Louisville, Ky.	1,600.00
Will E. Heckman, Covington, Ky.	1,800.00
Elisha H. Phillips, Mt. Vernon, Ind.	2,000.00
Jas. H. Adams, Dayton, Ohio	1,100.00
Philip W. Weifenbach, Evanston, Ill.	800.00
Geo. W. Fisher, Marion, Ind.	1,400.00
Mary Mathes, St. Louis, Mo.	1,100.00
August J. Puhl, Port Allegany, Pa.	500.00
Jos. R. Jameson, Beverly Hills, Cal.	2,400.00
Mary Schumaker, Oakland City, Ind.	800.00
Jos. L. DeBolt, Toronto, Ohio	1,000.00
Marie Veatny, Chicago, Ill.	1,100.00
Harry B. Fairfield, Cleveland, Ohio	1,900.00
Michael Bongart, Champaign, Ill.	1,000.00
Jno. B. Clark, Logansport, Ind.	1,300.00
Barbara Lauerman, Chicago, Ill.	1,000.00
Joel S. Bowles, Boonville, Ind.	1,833.85
Total.....	\$ 59,833.85

Death and Disability Claims Paid in Class B for November, 1914.

Marie Matejovsky, Chicago, Ill.	\$ 500.00
Ola A. Hines, Eldorado, Ill.	500.00
Jos. Ores, Granite City, Ill.	1,000.00
Thos. S. Tarpley, Murphysboro, Ill.	1,000.00
Jno. S. Hendrickson, Litchfield, Ill.	1,000.00
Oliver P. Lewis, Covington, Ind.	1,000.00
Leona C. Whitacre, Decatur, Ill.	250.00
Garrison P. Reeves, Bloomington, Ind.	1,800.00
Rosa A. Teegarden, Danville, Ill.	574.85
Benj. F. Allgood, Scranton, Pa.	1,650.00
Frank A. Turner, Waterloo, Iowa	977.01
Lilly S. Hurst, Baird, Tex.	1,000.00
Anna E. Harrison, Terre Haute, Ind.	500.00
Viola Kingston, Evansville, Ind.	1,400.00
Wesley H. Harrison, Logansport, Ind.	3,000.00
Maude C. McKinnon, East Liverpool, Ohio.	500.00
Jacob M. Bernard (Old Age Disability), Marion, Ind.	450.00
Ruth E. Cushman (Old Age Disability), Logansport, Ind.	270.00
Arthur Drake, Metropolis, Ill.	1,000.00
Louisa B. Dietz, Indianapolis, Ind.	500.00
Howard Van Deusen, Scribner, Neb.	2,500.00
Jno. F. Kinnear, Youngsville, Pa.	700.00
Samuel D. Huntington, Milwaukee, Wis.	1,000.00
Mary A. Huber, Evansville, Ind.	1,000.00
Henry Earner, St. Louis, Mo.	900.00
Abbie D. Meissner, Bunker Hill, Ill.	800.00
Josef Vacu, Chicago, Ill.	1,000.00
Margaret E. Leneman, Fort Wayne, Ind.	1,000.00
Minerva Minnick, Robinson, Ill.	1,000.00
Benj. F. Allgood, Scranton, Pa.	1,650.00
Jno. Harmon, Buffalo, N. Y.	1,000.00
Jno. L. Moon, Joliet, Ill.	1,400.00
Ona M. Roberts, Evansville, Ind.	1,000.00
Clyde W. Sawyer, Sioux City, Iowa.	1,500.00
Jas. L. Buffalo, Fort Worth, Tex.	1,300.00
Nellie B. Mowrer, Indianapolis, Ind.	240.38
Herman C. Smith, McCrory, Ark.	1,000.00
Lester K. Smith (Old Age Disability), Troy, Ohio.	477.00
James Hutson (Old Age Disability), Covington, Ind.	232.00
Wm. J. Caldwell (Disability), Cedar Rapids, Iowa.	250.00
Arthur T. Arms, Detroit, Mich.	1,462.50
Lena Coers, Shelbyville, Ind.	500.00
Lewis H. Munter, Tacoma, Wash.	1,000.00
Mary E. Harnish, Dayton, Ohio	250.00
Eva E. Henson, Hamilton, Ohio	500.00
Eugene R. Houston, Pottsville, Mo.	600.00
Vernie B. Haight, Saginaw, Mich.	300.00
Robt. A. Shuffelton (Old Age Disability), Greenville, Ohio.	140.00
Jno. Miller, Evansville, Ind.	250.00
Anna R. Calhoun, East Liverpool, Ohio	1,000.00
Eva Smithers, Poplar Bluff, Mo.	40.00
Jno. R. Evans (Old Age Disability), Troy, Ohio.	1,500.00
Leon F. Riter, Buffalo, N. Y.	1,000.00
Jno. Peters, Sr., Chicago, Ill.	1,000.00
Byron H. Riter, Buffalo, N. Y.	1,000.00
Jane Haydon, New Castle, Pa.	700.00
Total.....	\$ 48,413.74

Total Paid to Beneficiaries Since Organization.....\$12,954,567.55

Report of Supreme Keeper of Tribute, Tribe Ben-Hur, December 16, 1914, Showing
Amount of Benefit and Emergency Funds and How Invested.

Elston National Bank, Crawfordsville, Ind.	\$ 116,428.83
First National Bank, Crawfordsville, Ind.	5,000.00
Citizens' National Bank, Crawfordsville, Ind.	5,000.00
Crawfordsville State Bank, Crawfordsville, Ind.	10,000.00
Farmers & Merchants' Trust Co., Crawfordsville, Ind.	5,000.00
Real Estate (Home Office)	186,597.63
Real Estate (Adjacent Property)	23,117.60
Real Estate (Old Home Office)	15,971.15
First Mortgage (Real Estate Loans)	262,825.00
Invested in Municipal and County Bonds	739,077.62
Cash in Office.....	50.00
Total Assets.....	\$1,369,067.83

Of which there is to the credit of Class A.....\$ 806,951.29
Of which there is to the credit of Class B..... 562,116.54
Total.....\$1,369,067.83

State of Indiana.

County of Montgomery.

On this 15, day of December, 1914, personally appeared before me the undersigned, a Notary Public, in and for said County and State, Jno. C. Snyder, Supreme Scribe, and S. E. Voris, Supreme Keeper of Tribute, of the Supreme Tribe of Ben-Hur, personally known to me and who in my presence subscribed to the above statements, and made oath that the same are true and correct, as appears upon the books of the Supreme Tribe of Ben-Hur.

Subscribed and sworn to before me this 15, day of December, 1914.
[SEAL]
My Commission expires December 29, 1914.

BELLE S. COLLINS,
Notary Public.

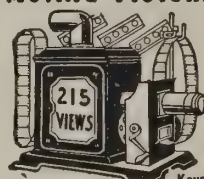
Our watchword: Now altogether in
unity for 20,000 new members in 1915.

FREE—SIX MONTHS—INVESTING FOR
PROFIT, a monthly Guide to Money-Making.
Tells how \$100 grows to \$2,200—how to get
rich quickly and honestly. H. L. Barber, Pub.,
419, 32 W. Jackson Blvd., Chicago.

FREE 4 RINGS
Order 12 pgs.
Gold Eye Needles. Easily sold at 10c
with thumb free. Return \$1.20 and
all 4 beautiful rings are yours. No
money needed. Order today. GLOBE
CO., Dept. B, 911 Greenville, Pa.

TOBACCO HABIT Conquered
easily in 3
days! Improve health,
prolong your life. Relieve
stomach or kidney trouble, hoarseness, headaches, irritability,
nervous worry, heart weakness. Avoid blindness!
Gain lasting vigor, calm nerves, better mem-
ory, clear eyes, superior mental strength. Banish spells of melanc-
choly; avoid collapse. If you chew, dip snuff or smoke pipe,
cigarettes, cigars, get my interesting free book. Just what
you have been looking for. Proved worth weight in gold to
others: why not you? Overcome nicotine habit, start anew and be
genuinely happy. Book mailed free. EDW. J. WOODS,
943 D. Station E. New York, N. Y.

MOVING PICTURE MACHINE FREE



With four complete reels. Three
special process films showing beau-
tiful colored pictures. 250 other
present FREE for selling our
gold eye needles. Easy
to sell. 2 packages for 10c with
thumb FREE. Order goods today.

WE TRUST YOU

When sold return us \$1.20 and re-
ceive premium entitled to select
from our premium book.

Keystone Novelty Co., Box 234 Greenville, Pa.

You like to go Hunting Fishing Trapping

Then surely you will enjoy the **National Sportsman** Magazine with its
160 richly illustrated pages, full of
overflowing with interesting stories
and valuable information about
guns, fishing tackle, camp-outfits—
the best places to go for fish and
game, and a thousand and one
valuable "How to" hints for
Sportsmen. The **National Sportsman**
is just like a big camp-fire in
the woods where thousands of
good fellows gather once a
month and spin stirring yarns
about their experiences
with rod, dog, rifle and
gun. All this for 15c
a copy or \$1.00 for
a whole year.

Special Offer
Mail us 25c in
stamps or coin for
a three
months' trial
subscription to
the **National Sportsman** and
we will send you
FREE of Charge
one of our handsome
Ormuco Gold watch fobs
as here shown with Seal grain
leather strap and gold plated buckle.

NATIONAL SPORTSMAN
138 Federal St. Boston, Mass.



YOURS FOR 3 CENTS A DAY

© 1915 S. M. S. Co.

Pretty Homes

All Around You are Furnished Here on Credit

No References

One home in nine, the country over, has a
charge account here now. Your neighbors
have them. Some of the prettiest homes
around you are furnished here on credit.

There is no red tape. When you ask for
our catalog we open an account. We send a

Credit Card with the catalog. Then order
any time anything you want.

A Year to Pay

We send each article on 30 days' free trial,
subject to return. If you like it we charge it
to you, allowing a year to pay. Then save
up 2 or 3 cents daily. Send us a little each
month. And all the time you are using what
you pay for.

No contract, no security, no interest, no
extra price. It is just as easy as to buy for
cash.

Novel Prices

Our prices will astound you. We buy for
the millions so we buy very low. We save
you five profits by selling direct. Our prices
will average one-third less than stores.

New Book Free—Our Spring Bargain Book
is just printed. It shows 5160 things for the
home, many in actual colors. It costs us \$1
per copy, but we send it to you free. Send us
your name and address. We will mail you
this mammoth book with everything
known for the home. And your Credit Card
will go with it. You must have it—write to-
day. Cut out coupon now.

Be sure to ask for Book of Spring Styles for
Women also.

A Dollar Book

Picturing 5160 Things in

Furniture
Carpenter's Tools
Carpenter's Rugs
Silverware
Draperies—Linen
Chinaware—Clocks
Oilcloths, etc.
Sewing Machines
Baby Cabs
Kitchen Cabinets
Refrigerators
Cameras—Pictures

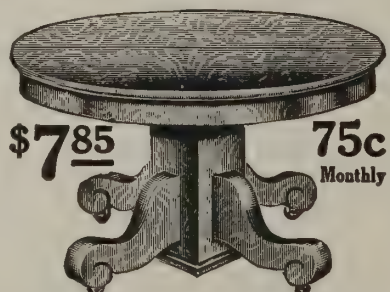
Pay 3 Cents a Day

SPIEGEL, MAY, STERN CO. (870)
1160 W. 35th Street, Chicago
Mail me your Spring Furniture Book.
Also the books I mark below.
—Stove Book. —Watches and Jewelry.
—Spring Styles for Women.

Name.....
Address.....
Write plainly. Give full address.
Check which catalog you want.

**Spiegel,
May, Stern & Co.**
1160 W. 35th Street, Chicago

To Get This Bargain order right from this
paper, as there were not enough to catalog.
Table is well made throughout of selected
solid oak, nicely finished in rich golden shade.
Top is 42 inches across and fitted with deep
box rim. Square box pedestal is 7 inches
across, supported by massive scroll shaped
legs, tapering into neat Colonial scroll feet,
which are fitted with smooth-running cas-
ters. Table comes in 6-foot length only.
Shipping weight, 125 lbs.
No. 63F4B107. Price.....\$7.85



\$7.85 75c Monthly

The Song That Lives

It is easy to sing when the heart is light
And the singer's mind is free
From the cankered cares spreading gloom of
night
Where the sunshine ought to be;
But the deepest note, and the one that lives
When forgotten the lighter strain,
Will be found in the song that the sore heart
gives
When a-chime are the chords of pain.
For the verse that is born in Pleasure's hour
In the world there's a kindly smile;
But its life is the life of a summer flower,
It endures but a little while;
'Tis the song that proclaims, with a trumpet
tone,
For the Right in the shade or shine
That will live while the minstrel's art is
known—
If the heart throbs with each line.
—Charles S. O'Neill.

An Honored Member of Ben-Hur

(By JNO. C. SNYDER, SUPREME SCRIBE.)

Arnold Shanklin, American Consul General at Mexico City, Mexico, whose picture appears on this page, bears a very important relation to our Society. Immediately after the Supreme Body was instituted in January, 1894, the organization of a Court was begun in Kansas City, Missouri. Brother Shanklin lived there at that time and was solicited for membership. Recognizing the charm of its ritualistic possibilities and the appeal it would undoubtedly make to the public, he readily gave his application for membership in the Order.

On February 16, 1894, there assembled a representative body of young men, and the first Court of the Order was instituted by the late D. W. Gerard, founder of the Order, who went to Kansas City for that especial purpose. Brother Shanklin was unanimously chosen for Past Chief, therefore enjoys the distinction of being the first local officer elected to administer the affairs of the Society as a Past Chief.

Brother Shanklin has had an eventful career. Born in Carrollton, Missouri, January 29, 1866, he was graduated from the public schools and later from Washington University at St. Louis, Missouri, in 1889. He was engaged in the practice of law when he united with this Society, and spent some ten years in that profession in Missouri. In 1903 and 1904 he served as Commissioner of the St. Louis Exposition to Mexico. In 1905 he was appointed American Consul General to Panama, where he served until 1909. Early in that year he was appointed Consul General to Mexico, and has resided there ever since. He has had a stirring and exciting existence there during the late Mexican trouble. Despite the danger and hazard of a residence in the Mexican Capital, he remained steadfastly at his post, where he was able to render most valuable service to Americans. The Mexican custom of keeping persons arrested "incommunicado" for the first seventy-two hours, proves most embarrassing to foreigners, particularly during these times of stress when arrests are made on the most trivial charges. Brother Shanklin has been of inestimable service to Americans in such cases. He has often visited prisons to per-



HON. ARNOLD SHANKLIN

First Past Chief of the first Court of our Society; and present American Consul General at Mexico City, Mexico

sonally investigate charges against them, and to insist upon speedy justice being done.

The American Consulate is located in the very heart of the zone where most of the fighting took place, and as a result was a scene of much activity. On one occasion a cannon shot crashed through Brother Shanklin's office, tearing off the arm of one of his clerks and creating great havoc. Brother Shanklin personally carried the wounded man to a place of safety and gave orders for a resumption of business as before. Only when the walls of the American Consulate were literally shot to pieces did he evacuate, and in company with other officers escaped to Vera Cruz.

Brother Shanklin is a man of much personal charm and rare accomplishments. On July 4, 1909, he delivered in the City of Mexico, an Independence Day oration in Spanish, a thing never before attempted by an American representative.

He is a Thirty-third Degree Mason, a Knight Templar (made one at the age of twenty-one years, eight months—said to be the youngest man who ever received the degree), a Shriner, member of the Phi Delta Phi Fraternity, a member of the St. Louis University Club, the St. Louis Athletic Club, the University and the Commercial Clubs of Panama, the

American, the University and the Country Clubs of Mexico City, an honorary member of the Army and Navy Union, member of the Mexican Geographical and Statistical Society, Mexican Astronomical Society and the Missouri Bar Association.

THE CHARIOT takes especial pride in presenting this short history of Brother Shanklin. He is an ornament to the consular service of the government, and in his official capacity, as well as a private citizen, he has been most useful and has endeared himself to all who come in contact with him.

Fraternal Insurance

The Hon. Wm. T. Emmet, Superintendent of Insurance of the State of New York, in his fifty-fourth annual report to the Legislature thereof, treats very interestingly of the many kinds of life insurance now in vogue, and no more interesting or more concise statement of the present condition of fraternal insurance has appeared for some time.

The Superintendent calls attention to the immensity of the field of fraternal insurance by stating that the fraternal societies licensed in New York State on December 31st, 1913, had in force at that time upwards of five million certificates, covering insurance amounting upwards of six

billions of dollars. He further states that there are over twenty millions of people in the United States interested directly or indirectly in the insurance which is furnished by the fraternal benefit societies of the country.

He goes on to say that the heavy problems of fraternalism arise mainly out of the fact that these societies profess to have, and in most cases actually do have, a dual purpose, by holding out to their membership possibilities of social advantages as well as of financial protection.

Fraternalism came into existence in response to a demand for cheaper insurance than the old line companies could supply, and the belief that these could be secured by building up a social structure which would, to a very considerable extent, obviate the necessity of maintaining the same expensive machinery for the transaction of business which the old line companies find necessary, the assumption being that present contributions of the many would always suffice to pay benefits accruing to the few, and it was thought that field expenses, including cost of procuring business and collecting assessments—would be low by reason of the facilities afforded by the lodge system of organization.

The Superintendent further implies that during recent years competition has "commercialized" fraternalism to an extent which was not supposed necessary at the beginning, and that the procurement of insurance at low cost is not so evident as formerly.

He adds that the fraternal world is now in the throes of determining what rates must be charged in the future in order to make this a safe form of insurance. The expectancy of life does not vary with the character of the organization or the company by which the life is insured, assuming that equal care is exercised in the selection of risks. Apart from expense of management, the necessary cost of insurance is the same, whether offered by the legal reserve insurance corporation or by a fraternal order, and there can be no deviation from these self-evident truths.

He calls attention to the fact that the experience of his department has been that many members of fraternal benefit societies resent any readjustment of rates after they have been allied with an organization for a number of years, even though it can be conclusively demonstrated that they have been furnished with protection covered by their contract at a rate wholly and grossly below cost and do not fully realize that any hardship involved in an increase in their assessments now is no valid reason for opposing such increases if they really desire their organizations to survive. They do not hesitate to assert their legal right to the benefits promised, but they are not quite so ready to acknowledge their obligations to make adequate contributions.

The Superintendent further calls attention to the agitation of this subject, which resulted in a conference between the representatives of the

fraternal bodies and the National Convention of Insurance Commissioners in the adoption of a uniform bill at Mobile, Ala., in 1910, now known as the Mobile Bill, and which has been passed by the legislatures of several of the states. Amendments to that bill, agreed upon by the several bodies above mentioned, have been or will be presented to the Legislatures of the several States at their coming session.

The Superintendent concludes as follows: "Fraternal orders are, to a large extent, patronized by the masses, and the problem of how to safeguard these institutions upon which millions of individuals in this and other states have long relied for insurance, invites the best thought of the members of these bodies, of legislators throughout the country, and of all insurance departments. No effort should be spared to aid in the solution of this problem and to co-operate with the leaders of advanced thought in the fraternal field, who have already done much in the direction of establishing public confidence in what is theoretically—and practically, too, in many cases—a splendid system of life insurance."

World Growing Better

We clip the following extracts from the address of Hon. W. H. Taft, delivered before the students of Indiana University, as given in the *Indianapolis News*:

"Another marked tendency of this generation is the growth of the spirit of Universal Brotherhood. It has shown itself in the sense of responsibility that rich men who have accumulated great fortunes, have manifested in enormous donations to every variety of philanthropic activity. But not among the rich alone has this feeling spread. The organization of all sorts of charitable societies and the unselfish activities and devotion of people of moderate or very limited means to help their stumbling brethren and sisters is apparent on every hand.

"The same spirit shows itself in the trend of legislation, which has assumed a much more paternal character than that of a quarter of a century ago."

"The people of the world are closer to each other. They are taking more interest in each other's welfare. Those of us who dreamed of universal peace have had a dreadful shock in this awful cataclysm that has come to Europe; but even that has developed the world-wide interest in the welfare of peoples and has shown by the general sympathy with the suffering of all the belligerents, how much more united the people of the world are than they ever were before."

The Friend

A friend is a person who is "for you" always. When charges are made against you he does not ask proof. He asks the accuser to clear out. He likes you just as you are. He does not want to alter you.

He likes your success. And your failure endears you to him the more. He is better than a lover because he is never jealous. He wants nothing from you, except that you be yourself. He is the one being with whom you can feel safe. With him you can utter your heart, its badness and its goodness.

There are many faithful wives and husbands; there are few faithful friends. Friendship is the most admirable, amazing and rare article among human beings.

Anybody may stand by you when you are right; a friend stands by you even when you are in the wrong.

The highest known form of friendship is that of the dog to his master.

You are in luck if you can find one man or one woman on earth who has that kind of affection for you and fidelity to you. Like the shade of a great tree in the noonday heat is a friend.

A friend is an impregnable citadel of refuge in the strife of existence. It is he that keeps alive your faith in human nature, that makes you believe it is a good universe. He is the antidote to despair, the elixir of hope, the tonic for depression, the medicine to cure suicide.

When you are vigorous and spirited you like to take your pleasure with him; when you are in trouble you want to tell him; when you are sick you want to see him; when you are dying you want him near.—*Ex.*

The Man Who Tries

Many books have been written on how to succeed and many people have spent a large amount of time reading the various ways in which well known men arrived near the top round of the ladder of success. If you are depending on your efforts there is only one way to be successful and that is to work.

In life's battle "it is not the critic who counts; not the man who points out how the strong man stumbles, or where the doer of deeds could have done them better. The credit belongs to the man who is actually striving to do the deeds; who at the best knows in the end the triumph of high achievement and who, at the worst, if he fails, at least fails while daring greatly."

The man who does things is worth ten of the fellows who tell us how things ought to be done.—*Ex.*

Broad Enough for All

The good of Fraternal Insurance is not all bound and wrapped up in the fact that if you die your family gets the money on your benefit certificate. That in itself is amply sufficient to induce any reasoning and reasonable man to invest in a benefit certificate, but there is much more to Fraternity as exemplified by the benefit certificate. Fraternity teaches self help, it urges charity and good will, it extends the hand of help not only to those who are bound to you by the ties of blood and Fraternity, but away and beyond them all to humanity, and the laws of our institution teach that all men are brothers and we are under obligations to aid and assist them in every possible way when they are in need of help, our Order and our creed are as broad as humanity itself, and whether the one in distress is a member or not, we are bound to extend to him the hand of help if in our power to do it when the call comes. Fraternity does not merely mean the paying of assessments and the taking of benefits; it means all the best of the teachings of men, ancient and modern, and above all and beyond all it means the living up to all those rules and teachings as they are exemplified in the Golden Rule.—*The Fraternal Aid.*

Success

The "secret" of success is that it is no "secret." Every one desires success. It is obtainable by all, in a reasonable measure. The man who has no ambition to succeed has nothing for which to live. He is of no use to himself or to his fellow men. He might as well be dead and buried.

The world on one level would be commonplace and intolerable. The success of one is measured by that of others, for like happiness, success is relative. One may be happy with

little and another unhappy with much. So one may succeed in a small measure and still call it success, while another achieving greater distinction remains unsatisfied.

No man succeeds by himself. No great business is ever established by one man working alone. The greatest gift of the successful man lies in his ability to surround himself with those who can best hold up his hands, carry out his purposes and follow out his plans.

A man cannot think for his fellow workers unless he thinks with them. He may be able to plan; he may have experience that entitles him to command; but if he is attempting big things, he must trust his associates and they must trust him. There must be a fellowship of interests, and a keen appreciation of temperamental differences, which are of minor consequence in the operation of great affairs.

It is a wise Providence that created men with these differences, as it created flowers with variations of color, the earth with plains and valleys, lakes and oceans. To the doubting mind, these variations are the best evidences of a Creating Hand. Success never comes to the employer without the help and support of those with whom he surrounds himself. It never comes unless the employer and the employee both deserve it. It never comes in its full fruition to capital unless it is willing to recognize the part that labor has in creating it. These are the fundamentals. With them success has been established and maintained. Without them success, even if established, has been lost.

The interests of capital and labor are alike. One needs the other. Co-operating they establish success. Conflicting they invite failure. The demagogue who preaches to the contrary is a public disturber and should be cast out, for a demagogue never filled a pay envelope and never will.

—*Leslie's Weekly.*

One of America's leading magazine writers, Mr. Lincoln Steffens, has this to say of the Fraternal beneficial societies:

"That man or woman who pays assessments promptly, attends meetings, visits the sick, helps to bring in new members and in other ways performs the functions of the true fraternalist is not only making splendid provisions for loved ones, but is also fighting the great battles of the masses as against the social classes. He fights those who have been using the millions of old line insurance money collected from the people as their most powerful weapon in trying to enslave the people as a whole."

The Fraternal Dollar

Talk about big business. The fraternities in this country and Canada have a membership of eight million and outstanding protection in force of over ten billions. The social and financial welfare of a continent are involved in their prosperity.

In these associations fraternity and business are linked together and their lines have a tremendous reach. Duty coupled to tomorrow's need is presented in their plans. We have always been responsive to a neighbor's cry of distress but what of his widow and orphans?

The demand today is not for a smaller measure of fraternity, but that when we attach the fraternal tie to an insurance contract involving the whole organization, our rates and plans shall be adequate to this greater demand. The fraternal promise

that is to crystallize into dollars for loved ones must be based on approved and adequate laws.

The fraternal dollar that's honestly backed is the biggest dollar in the world—it comes quickest, goes farthest, does most.

The Value of Promptness

(BY OLIN BRYAN.)

"Do it Now" has much of practical philosophy. That "Delays Have Dangerous Ends" is daily exemplified.

Whatever is worth doing is worth doing speedily, for otherwise it may never be done. Only a tiny blaze may be first easily extinguished, but through a slight delay a great conflagration may sweep magnificent buildings into a mass of wreckage and ruin. A red light or a handkerchief thrown quickly before an on-rushing express train may avoid danger at the opening switch and save harmless a cargo of human souls. Delay, with knowledge, and the responsibility of death, misery and woe may fall heavily upon you.

These are simply cited to impress the necessity of promptness in every thing connected with human activities. The tomorrow never comes, today is ours, and unless we use it, it is simply charged against us on the "Loss" side of the ledger of life and there can be no recovery.

If you are to put a member in the Order, do it now. Do not postpone for tomorrow. Conditions may have so changed so as to make all your efforts fruitless and your opportunities for blessing a home forever lost. Today health, which is one of prerequisites, will permit your friend to join with us; tomorrow, through accident or disease he may be ineligible, and no regret upon your part can compensate for the failure to advance the opportunity which now presents itself.

Compensations in life are measured by promptness in doing the things which ought to be done, and if you would have large returns, make great efforts and make them now, which is your time and your only time, so that the compensations may come to you on the morrows and you may realize that the bread which you cast upon the waters may return to you in multiples of blessings, making life peaceful, pleasant and enjoyable.

It has been beautifully said:

"If there is a flaw in the marble, Sculptor, do your best.

The joy is in the endeavor, Leave to God the rest."

We clip the following very pertinent suggestion from the *Dayton (Ohio) News* and most earnestly commend it to our members:

"Whatever else you are compelled to give up during this period of readjustment, don't give up your insurance. It is a hard-times proposition—that is, you need it more when business is below normal than you do when things are coming your way.

"In this modern day of uncertainty, insurance is the one thing that a fellow can count upon in adversity. Other investments may prove of no account. Many a man has believed himself to be in good financial condition, only to awaken in the morning to find that he wasn't worth a cent. But the man who is insured is absolutely certain that in the event he is called to the Great Beyond those dependent upon him will have something to count upon.

"Not only should one manage to keep up his insurance at this time, but he should take out more of it, if it is at all possible. For the man unskilled in handling money, there is no other investment any safer—and even the fellow who supposes he knows all about handling money is frequently mistaken. If there had not been a place in the economy of things insurance companies would have been forced out of business."



The Mission of a Word

"You never can tell when you send a word—
Like an arrow shot from a bow
By an archer blind—be it cruel or kind,
Just where it will chance to go.
It may pierce the heart of your dearest friend,
Tipped with its poison or balm;
To a stranger's heart in life's great mart
It may carry its pain or its calm.

"You never can tell when you do an act
Just where the result will be;
But with every deed you are sowing a seed,
Though its harvest you may not see.
Each kindly act is an acorn dropped
In God's productive soil;
Though you may not know, yet the tree shall grow
And shelter the brows that toil."
—Ella Wheeler Wilcox...

NEWS FROM THE COURTS

California

STOCKTON, CALIF.—At the regular meeting of Stockton Court No. 15, Monday evening, January 4, Mrs. A. P. Kelley, Supreme Teacher of the Order, installed the officers of our Court.

After the installation and in behalf of the Order, Mrs. Kelley presented the outgoing Chief, D. Warner, with a handsome gold watch fob for his faithful work for the past term.

The coming year promises to be a most prosperous one, six applications being balloted upon. A class initiation is planned to be held in Oakland during the month of April, when at least one hundred candidates are to be initiated. Dr. R. H. Gerard, Supreme Chief, and Jno. C. Snyder, Supreme Scribe, are to be in this state at that time to attend the Panama-Pacific International exposition, and are to attend our initiation of the big class.
A. C. HANNAGAN, P. C.

LOS ANGELES, CALIF.—Tuesday evening, January 5, occurred the installation of the officers of Simonides Court No. 4. Sister Alice Goodhue officiated as Installing Officer and all passed off in regulation order. After more than five years of faithful and loving work, Sister Goodhue has retired voluntarily from the office of Scribe. It has been due to her persistent efforts that Simonides Court, in spite of the many obstacles, has been able to hold its own, as no other Court in California has done. In consideration of this and through our love for her, the Court held a reception immediately following the installation, at which time each member presented Brother and Sister Goodhue with beautiful flowers and in behalf of the Court, Chief Proctor presented Sister Goodhue with a beautiful silver bread tray. Refreshments were served following the meeting and a general good time enjoyed.
HARRIETTE VAN WORMER, Scribe.

Georgia

SAVANNAH, GA.—At the last meeting of Whitfield Court No. 7 held January 8, the officers were elected for the term ending July first, 1915. These officers will be installed by State Manager, J. A. Wallace, on January 22. The Fourth Anniversary of the Court will be celebrated on Friday, February 12. Our Supreme Chief, Dr. R. H. Gerard, is to be present at this meeting. We will initiate a class of candidates, the degree work being fully exemplified by the Team, under the direction of State Manager, J. A. Wallace. The supper will be in charge of the ladies. The choir, led by J. E. Otto, will render musical selections at intervals. Tickets will be 25 cents each for the banquet and can be obtained from the District Manager, John Hodgson, and all members are expected to be present and welcome the Supreme Chief.
A WORKER.

Illinois

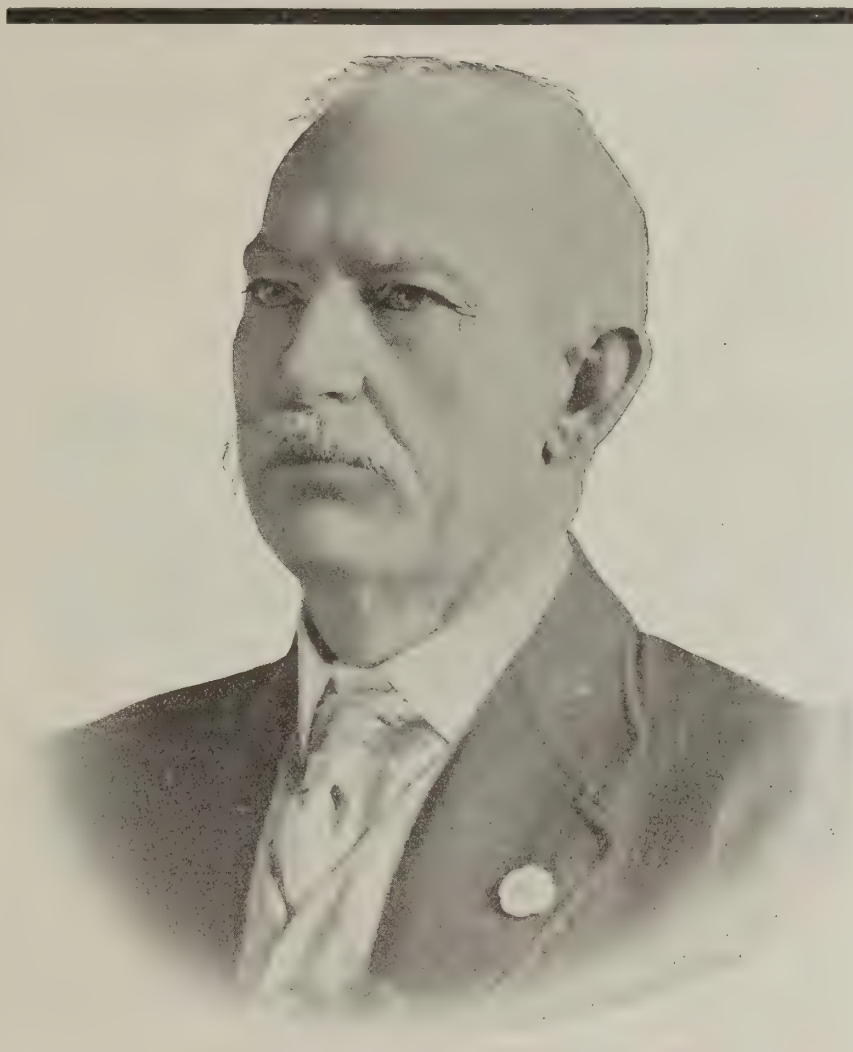
CHICAGO, ILL.—Columbia Court No. 74 held their installation of officers Wednesday evening, January 7. The weather being inclement, not many ventured out, but those who were brave enough to face the elements enjoyed the evening. For the first time in the history of Columbia Court a sister was elected Chief, and her staff is composed almost entirely of ladies. We wish them success. It was with regret of all our members Past Chief Brother Downing leaves the chair, but business that will take him to the Pan-American Exposition this summer prevented him accepting the position he has filled in a splendid manner for so many terms. The Court remembered the outgoing Chief with a gift, also our faithful Scribe and Keeper of Tribute were given tokens of the love and esteem in which they are held. Nine application cards

were read at the first meeting of the year. It is most encouraging and we trust the year will be a prosperous one. We wish to remind the members of Columbia Court that the majority of them ignore the solemn obligation they have taken upon themselves, when they entered the Order, and that is to advance the interests of Ben-Hur.

Each member should attend their Court at least once each month, and keep in touch with the work that is being done.

Your Beneficial Certificate and prompt payment of dues is only the insurance part, but the fraternal feature is to come to the meetings and get acquainted with your Brothers and Sisters. Help to make your Court a live one. Don't sit home and grumble that,

DANVILLE, ILL.—Ithamar Court's prosperity of 1914 makes all the members jubilant and they look forward to the work this year with pleasure and a determination to beat all previous records. There is no reason why they should not, when they have such splendid attendance at their meetings. All the Officers were re-elected for the 1915 term and were duly installed. Brother L. M. Hundley using a specially prepared installation ceremony, which was very impressive and beautifully rendered. After the "Good of the Order" a number of helpful talks were made by the newly installed officers and an abundance of refreshments. It was then observed to be a late hour, but all happy. The Chief and Scribe have sent out a com-



HON. J. T. WELLS, KENNETT, MISSOURI

In the death of Brother J. T. Wells, our State Manager for Arkansas, which occurred at his home in Kennett, Missouri, Sunday, December 27, 1914, at 2:00 p. m., not only the family and relatives have sustained a great loss, but the Tribe of Ben-Hur and Fraternalism in general have been deprived of a most ardent supporter and true exponent of Brotherhood.

Brother Wells has been officially connected with the Tribe of Ben-Hur and has been continuously identified with the field work for the Society since 1895, having been the State Manager of Arkansas for the past five years, and to his ability and energetic work is due in a large measure the successful condition of Ben-Hur in that State. Several of the Courts in Arkansas have sent resolutions of sympathy and respect for publication in THE CHARIOT, which are an indication of the esteem in which he was held by those who know him best.

The subject of the sketch was a native of Bradley County, Tennessee, where he was born September 28, 1854. In the year 1877 he was united in marriage to Miss Miriam J. Bollinger, and to this union were born nine children, three of whom have preceded the father in death. Brother Wells located in Kennett, Dunklin County, Missouri, in the year 1894, and was prominently identified with the commercial and business interests of the city and county. He was the Representative from Dunklin County to the State Legislature and had served as Sheriff of the County for several terms. He was a devout member of the Baptist Church, prominent in the Masonic, Knights of Pythias and other Fraternal Societies.

The following tribute is taken from the *Dunklin County Democrat*:

"In the death of Mr. Wells, Kennett loses a good citizen, a Christian gentleman, who stood for all that was good; a man that was most useful in a community; one that took the time to look after the little details, the little things that make life really worth the living. He will indeed be missed."

"There is no life in Columbia Court." You come and help to make it enjoyable. Take part in the work and come to the next meeting when you hear of a sick member go call. You don't have to be on the sick committee to pay a visit, go of your own free will and when you can assist in any way with the noble work that is being done by Ben-Hur, do it. Don't shirk your duty. Another thing that perhaps you have never given a thought, is that when a member dies, the Supreme Tribe demands that the deceased member be identified beyond all doubt. Now in all fairness how can you expect to be identified when the truth of the matter is we have never even seen you. We meet in Occidental Hall, Madison and Sacramento Streets, the first and third Wednesday of each month. Start the New Year right by coming to the meetings. M. ROBERTSON.

munication asking the members to co-operate and assist to increase our membership. Let us strive by personal effort at each meeting, to achieve greater success for our beloved Order. Don't fail to attend the "open meeting" of February and bring your prospective members. There will be some of the Supreme Officers present, and a good musical and literary program offered.

February is the shortest month of the year, yet how it is honored. A month full of patriotic sentiment and old-time traditions. The old-fashioned "Ground Hog" has not become wholly obsolete. Mothers teach patriotism to the lisping infants, "God and our Country" are the watch words of heroes wherever they are born. The next not always "harmless" event is St. Valentine's Day. But overshadowing these relics of the past stands February 12, and February 22. No

American-born citizen can forget to honor the birthday of him who proclaimed liberty to Americans, nor of him who preserved that priceless heritage of our Union. How these events will be observed by the Tribe of Ben-Hur, I am not prepared to foretell, but that the growth of patriotism may be steady and sure I have not a doubt. Especially will this be true if each member bring a new member into the Tribe of Ben-Hur. Do you realize that securing one member for your Court would double our membership, and your certificate will be worth more because it has more capital back of it.
CHIEF.

KEWANEE, ILL.—The most interesting meeting of Kewanee Court No. 258 was held last evening when the newly elected officers were installed. It was a public event and the attendance was large. Brother G. W. Giles was Installing Officer, assisted by the following six young women: Bessie Mills, Anna Hall, Edyth Norquist, Blanche Boggs, Minnie Ford, Freida Koch.

Following the installation, there was a social session. Refreshments were served. Music was furnished by Mr. and Mrs. Emmett Ronstrum at the piano and drums. The work of the musicians met with the satisfaction of all and who were enthusiastic in their approval. All were unanimous in proclaiming the event a most happy one.
CORRESPONDENT.

MATTOON, ILL.—The members of J. C. Hale Court No. 149 were most royally entertained by the lecture upon the book Ben-Hur given by Brother Harry Michael, Supreme Lecturer, and who was assisted by Brother H. J. McGinnis, our State Manager. The Bondopticon views used by Brother Michael are very beautiful and instructive and the lecture was greatly appreciated by the large audience present.

J. C. Hale Court is one of the Live Courts in the State and the members are planning a series of interesting and helpful meetings. Members who pay us a visit on any meeting night will find something interesting and pleasing.
SCRIBE.

Indiana

SOUTH BEND, IND.—Beech Tree Court No. 211 had Installation of Officers Tuesday evening, January 12, Brother Guy Grimes, Deputy Supreme Chief for this district, acted as Installing Officer. After the installation ceremonies interesting and helpful remarks were made by Brothers Grimes and Faust. Lunch was served, after which dancing was enjoyed by all present.
CHIEF.

EVANSVILLE, IND.—Our city has more than three thousand good men and women who belong to the Tribe of Ben-Hur, which is more members than any other two Fraternal Orders in the city, and we are continually adding new ones. We had a large class initiation in December and are arranging for another early in February. In this good work Crescent City Court No. 122, with more than eight hundred members, is as usual leading all the Courts and doing well. All informed members of Fraternal Orders know that Ben-Hur is one of the very best and most deserving Fraternal Orders in existence and its social features and attractive ritualistic work are perhaps unequaled by any other Fraternal Order.

The Ben-Hur members of our city kept Open House New Year's afternoon and night and hundreds of people attended and enjoyed the affair. In the evening the Stereopticon lecture of the story of Ben-Hur was given and was greatly enjoyed by all. The presence of Brothers P. O. Bowers, State Manager, and E. M. Mason, of Crawfordsville, Indiana, was greatly appreciated, and each gave pleasing and instructive talks. Short addresses were also made by Brothers Charles L. Wedding, William Day and by our efficient and most successful Deputy Supreme Chief, Brother Z. L. Wolfe. A delightful musical program was rendered.

Prospects are bright for a good showing by the Courts in Evansville for the year 1915, and we hope every member will work earnestly to make the year 1915 our Banner Year.

CHARTER MEMBER COURT NO. 10.

ELKHART, IND.—Friday evening, January 8, Elkhart Court No. 72 had Installation of Officers. Sister Emma J. Smith, District Manager, being in charge of the installation ceremonies. A splendid corps of Officers have been elected and installed and the prospects for the coming year are most promising indeed. Plans are being matured to have a large Class for initiation in the near future.

After a short business session and the Installation of Officers the Court was closed in regular form and a most sumptuous banquet was served to the members, their families and friends. It was a most pleasant affair and will long be remembered by those present.
SCRIBE.

Iowa

CRESTON, IOWA.—Tuesday evening, January 5, occupied one of the most delightful social

Continued on Page Six.



Published monthly by the Supreme Tribe of Ben-Hur, Crawfordsville, Indiana

Office of
THE SUPREME TRIBE OF BEN-HUR
Crawfordsville, Indiana

GILBERT HOWELL . . . EDITOR
Crawfordsville, Indiana

Subscription Price, 25 Cents Per Year

Address all communications to THE CHARIOT
Crawfordsville, Indiana

Entered as second class matter, December 10, 1912, at the post office at Crawfordsville, Indiana, under the Act of August 24, 1912.



FEBRUARY, 1915

In asking for change of address of The Chariot, it is necessary that we have the name and number of the Court to which the member belongs; without this information the change can not be made. We hope our readers will bear this in mind, as we are always glad to make the change when properly notified.

"What shall he not have who served the King earliest and best?"—BOOK BEN-HUR.

WANTED—Four experienced deputies for the state of Illinois. Good contract to men of ability. Give reference. Address H. J. MCGINNIS, State Manager, Crawfordsville, Ind.

OUR Supreme Chief, Dr. R. H. Gerard, will be extremely busy for this month and the next, as he has planned an extensive itinerary through the south and east. We hope to have an account of his visits to the various Courts for publication in the next issue of THE CHARIOT.

SUPREME Organizer, W. H. Owen, has just returned from a business trip for our Society, through Colorado, Nebraska, and a part of Iowa. He reports the Tribe of Ben-Hur to be in a flourishing condition and that the meetings were enthusiastic and well attended. The next issue of THE CHARIOT will give a more detailed account of his trip.

JUST as we go to press with THE CHARIOT we are advised of the death of Brother W. C. Root of Cincinnati, Ohio, who for a number of years was Scribe of Liberty Court No. 70. We join with the family and friends in expressing our sympathies.

THE CHARIOT is also in receipt of resolutions from Decatur Court No. 156, Decatur, Indiana, upon the death of Brother Jasper N. Parish, a prominent and faithful member of Decatur Court. We regret limited space will not permit the publication of the resolutions, but THE CHARIOT would join in the expression of sympathies to the bereaved family and friends.

IN THE report of the Committee on Award of Prize Banners, there were eight Courts which had passed the one hundred mark with a net increase of new beneficial members for the year 1914. We give below the four leading Courts: Aldebaran Court No. 12, of Cedar Rapids, Iowa, gained 233 new beneficial members; Star of Bethlehem Court No. 37, Buffalo, New York, gained 188 new beneficial members; Superior Court No. 372, South Chicago, Illinois, gained 173 new beneficial members; and Portsmouth Court No. 109, Portsmouth, Ohio, gained 168 new beneficial members. This is a splendid showing, and we trust that for the year 1915 a greater number of our Courts will do as good work.

Award of Prize Banners

CRAWFORDSVILLE, INDIANA, January 18, 1914.

To R. H. Gerard, Supreme Chief:

Dear Sir and Brother—We, your Committee on Award of the "Gerard Loving Cup" and also of the "National and State Prize Banners," have carefully examined the records of the Supreme Scribe, relating to the Beneficial Membership in the various jurisdictions for the year of 1914, and beg to submit the following report:

Award of Gerard Loving Cup

Star of Bethlehem Court No. 37, of Buffalo, New York, having voluntarily withdrawn from the contest for the "Gerard Loving Cup," the same is therefore again awarded to Ben-Hur Court No. 15 of Fort Wayne, Indiana. Star of Bethlehem Court No. 37 having a beneficial membership of 1695, Ben-Hur Court No. 15 a beneficial membership of 1095 on the 31st day of December, 1914.

Award of National Prize Banner

The National Prize Banner is hereby again awarded to Aldebaran Court No. 12, Cedar Rapids, Iowa, for having made the largest net gain of beneficial membership of any Court in the Supreme Jurisdiction for the year 1914.

Award of State Prize Banners

Alabama—To Nocaluta Court No. 6, Gadsden; from Evening Star Court No. 3, Ensley.

Arkansas—To Egyptian Court No. 4, Paragould; from Rose City Court No. 40, Little Rock.

California—To Los Angeles Court No. 19, Los Angeles; this Court again wins the Banner and will receive a pennant to become the permanent property of the Court, the Banner remains with the Court until the next award.

Georgia—To Sidney Lanier Court No. 1, Macon; from Whitfield Court No. 7, Savannah.

Illinois—To Superior Court No. 372, South Chicago; from Ambition Court No. 193, Lincoln.

Indiana—To Esther Court No. 4, Terre Haute; from Linton Court No. 140, Linton.

Iowa—To Melchior Court No. 8, Waterloo; this Court again wins the Banner. Aldebaran Court No. 12 having won the National Prize Banner cannot at the same award receive the State Prize Banner.

Kansas—To Ben-Hur Court No. 15, Arkansas City; from Pittsburg Court No. 29, Pittsburg.

Kentucky—To Jehovah Court No. 4, Louisville; from Lone Star Court No. 32, Clay.

Louisiana—To Star of Bethlehem Court No. 6, New Orleans; from Bozalusa Court No. 30, Bozalusa.

Maryland—To Ben-Hur Court No. 9, Baltimore; this Court again wins the Banner and will receive a pennant to become the permanent property of the Court, the Banner remains with the Court until the next award.

Michigan—To Fort Court No. 130, Detroit; from Peerless Court No. 100, Lansing.

Missouri—To Morehouse Court No. 10, Morehouse; from Carnation Court No. 7, Kennett.

Nebraska—To Capitol City Court No. 23, Lincoln; this Court again wins the Banner and will receive a pennant to become the permanent property of the Court, and the Banner will remain with this Court until the next award.

New Jersey—To Germania Court No. 31, Passaic; from Simonides Court No. 1, Ashbury Park.

New York—To Star of Bethlehem Court No. 37, Buffalo; from Edward Lauterback Court No. 84, New York City.

Ohio—To Portsmouth Court No. 109, Portsmouth; from Columbus Court No. 213, Columbus.

Oklahoma—To Sapulpa Court No. 10, Sapulpa; this Court again wins the Banner and will receive a pennant to become the permanent property of the Court, and the Banner will remain with this Court until the next award.

Oregon—To Ben-Hur Court No. 9, Portland; this Court wins the first Prize Banner for the State of Oregon.

Pennsylvania—To Keystone Court No. 1, Bradford; from Greenville Court No. 86, Greenville.

Tennessee—To Jere Baxter Court No. 12, Nashville; this Court again wins the Banner and will receive a pennant to become the permanent property of the Court, and the Banner will remain with this Court until the next award.

Texas—To Arrius Court No. 68, Wichita Falls; from Davy Crockett Court No. 60, San Antonio.

Virginia—To Piedmont Court No. 19, Charlottesville; this Court again wins the Banner and will receive a pennant to become the permanent property of the Court, and the Banner will remain with this Court until the next award.

Washington—To Tacoma Court No. 2, Tacoma; this Court again wins the Banner and will receive a pennant to become the permanent property of the Court, and the Banner will remain with this Court until the next award.

West Virginia—To Huntington Court No. 15, Huntington; from Parkersburg Court No. 1, Parkersburg.

Wisconsin—To Atlas Court No. 23, Milwaukee; from Wauzeka Court No. 32, Wauzeka.

In accordance with the recommendations of the Committee on Award of Prize Banners, dated January 19, 1909, and which was approved by the Supreme Chief, we recommend that a "black" streamer be attached to all Banners for the next award, bearing the name and number of the Court and the year of the award.

Fraternally submitted in T. B. H.,

RUBY SCHLEPPY,
RAY D. HUNGATE,
W. R. BROOKS,

Committee.

The above report of the Committee on Award of the "Gerard Loving Cup" and National and State Prize Banners is hereby approved and the same are officially awarded in accordance therewith.

R. H. GERARD, Supreme Chief.

THE three essential elements in any undertaking having to do with the people dealing among themselves or with the public generally are: (1) Permanence; (2) Equity; (3) Co-operation. The absence of any of these means weakness. The presence of all gives proof of strength.

What Constitutes Success?

He has achieved greatest success who has lived well, laughed often, loved much; who has gained the love of little children; who has filled his niche and accomplished his task; who has left the world better than he found it, whether by an improved poppy, a perfect poem or a rescued soul; who has never lacked appreciation of earth's beauty or failed to express it; who has looked for the best in others and given the best he had; whose life was an inspiration to some; whose memory is a benediction to all.

Insurance Federation

The Insurance Federation of Indiana has established an office at 706 Traction Terminal Building, Indianapolis, Indiana, and the organization seeks to safeguard the interest of not only our Fraternal Societies, but of all insurance business, both Life and Fire. The Federation is also interested in Casualty and Guarantee business.

Plans are being laid to have auxiliaries organized in each County in the State, thereby having an efficient and competent corps of workers who are engaged in the Insurance business. Our Supreme Chief, Dr. R. H. Gerard, has been made President from Montgomery County and organizations have been completed in sixty-five of the Counties in the State.

A Civil War Veteran

THE CHARIOT is in receipt of a letter from Brother Christian M. Funk, of Bascom, Ohio, who was a member of Company I, 101st Ohio V. I., enlisting August 12, 1862, and served during the remainder of the rebellion. He was in the Rebel Prison for seven months at Danville, Virginia, but escaped therefrom March 2, 1864, and after a vivid and exciting experience reached the Union lines and again joined his Company on Easter Sunday, March 27, 1864, at Little Washington, North Carolina.

Brother Funk is a member of Gibson Post No. 31, Tiffin, Ohio, and wishes to know if any of his old comrades still survive. We would suggest that if there are any old soldiers interested that we form "A Reunion Club" in THE CHARIOT, and will be glad to hear from our readers.

A Banquet Tendered

BROTHER L. M. HUNDLEY has established an office at 309 Baum Building, Danville, Illinois, in which his 'phone number is 1703; also an office in Urbana, at 512 West California Street, of which the 'phone number is 12888.

Brother Hundley is planning a great campaign for the Courts in Danville, Champaign, Urbana and Bloomington and has instructed the Scribe of each Court in his district to send a letter to each and every member of their respective Courts. In this letter he has made an offer to tender a banquet at the Beardsley Hotel in Champaign, Ill., Tuesday, April 6, the cost per plate to be \$1.50 each, but Brother Hundley's proposition is, that to each member securing one new beneficial member before that date, he will be entitled to a plate at the banquet. This should prove to be a very popular offer and THE CHARIOT will watch with much interest for its success.

Roll of Honor

The Roll of Honor is made up by States, the Courts being grouped in consecutive order for each State according to the number of Beneficial members in good standing on the 15th day of December, 1914.

New York

1 Star of B'thleh'm 37. Buffalo N. Y.	1695
2 Palestine No. 2, Olean, N. Y.	462
3 Edw. Lauterbach, 84, New York, N. Y.	383
4 Genesee Valley, 18, Rochester N.Y.	279
5 Jefferson No. 24 Watertown, N. Y.	228
6 Olean, No. 48, Olean, N. Y.	151
7 Ithamar No. 1, Auburn, N. Y.	135
8 Arrius, No. 9, Geneva, N. Y.	126
9 Balthasar No. 77, Troy, N. Y.	115
10 Electric City, No. 75, Schenectady, N. Y.	107

Indiana

1 Ben-Hur No. 15, Ft. Wayne, Ind.	1095
2 Balthasar No. 9, Crawfordsville, Ind.	838
3 Crescent City No. 122, Evansville, Ind.	798
4 Simonides No. 1, Crawfordsville, Ind.	771
5 Esther No. 4, Terre Haute, Ind.	667
6 Marion No. 48, Marion, Ind.	616
7 Princeton No. 43, Princeton, Ind.	438
8 Malluch No. 45, Vincennes, Ind.	412
9 Vigo No. 126, Terre Haute, Ind.	394
10 Wabash No. 23, Wabash, Ind.	368
11 Washington, No. 169, Washington, Ind.	363
12 Beech Tree No. 211, South Bend, Ind.	353
13 Star No. 277, Indianapolis, Ind.	353
14 Unity No. 350, Indianapolis, Ind.	350
15 Logansport No. 233, Logansport, Ind.	328
16 Vanderburgh, 127, Evansville, Ind.	323
17 Huntington No. 68, Huntington, Ind.	299
18 Oelitic, No. 54, Bedford, Ind.	287
19 Orontes No. 77, Shelbyville, Ind.	287
20 Kendallville No. 20, Kendallville Ind.	279
21 Kokomo No. 33, Kokomo, Ind.	277
22 Antioch No. 12, Garret, Ind.	269
23 Evening Star, No. 231, Evansville, Ind.	254
24 Germania No. 165, Evansville, Ind.	254
25 South Bend, No. 41, South Bend, Ind.	253
26 Chariot No. 38, Lafayette, Ind.	249
27 Queen City, No. 153, Marion, Ind.	247
28 Elkhart No. 72, Elkhart, Ind.	244
29 Maple City No. 125, LaPorte, Ind.	233
30 Rigel No. 86, Michigan City, Ind.	222
31 Columbia City 92, Columbia City, Ind.	220
32 Vincennes No. 243, Vincennes, Ind.	211
33 Iris No. 32, Anderson, Ind.	211
34 Ft. Wayne No. 96, Ft. Wayne, Ind.	206
35 Boonville No. 59, Boonville, Ind.	202
36 Harmony No. 304, Logansport, Ind.	194
37 Bismarck No. 134, Terre Haute, Ind.	191
38 Greencastle No. 102, Greencastle, Ind.	184
39 Aldebaran No. 16, Peru, Ind.	183
40 Evansville No. 10, Evansville, Ind.	178
41 Decatur No. 156, Decatur, Ind.	168
42 Richmond, No. 42, Richmond Ind.	167
43 Posey No. 105, Mt. Vernon, Ind.	166
44 Corydon, No. 184, Corydon, Ind.	166
45 Sandborn No. 67, Sandborn, Ind.	155
46 Castalia No. 13, Muncie, Ind.	152
47 Owensville, No. 104, Owensville, Ind.	141
48 Jewel No. 334, Michigan City, Ind.	138
49 Freelandville No. 91, Freelandville, Ind.	130
50 Frankfort No. 2, Frankfort, Ind.	126
51 Hartford City, 36, Hartford City, Ind.	124
52 Grandview, No. 150, Grandview, Ind.	120
53 Progressive No. 166, Hammond, Ind.	118
54 Tennyson No. 203, Tennyson, Ind.	114
55 Rockport No. 135, Rockport, Ind.	113
56 Navillus, No. 99, Sullivan, Ind.	110
57 Bethel No. 205, Griffla, Ind.	109
58 Bluffton, No. 7, Bluffton, Ind.	108
59 Antares, No. 39, Tipton, Ind.	105
60 Jonesboro, No. 115, Jonesboro, Ind.	105
61 Howell No. 270, Howell, Ind.	100

Kentucky

1 Kentucky No. 11, Louisville, Ky.	1060
2 Jehovah No. 4, Louisville, Ky.	408
3 Ludlow No. 9, Ludlow, Ky.	365
4 Newport No. 1, Newport, Ky.	233
5 Covington No. 2, Covington, Ky.	217
6 Henderson No. 3, Henderson, Ky.	204
7 Ilderim No. 14, Louisville, Ky.	181
8 Mizpah No. 8, Bellevue, Ky.	135

Ohio

1 Portsmouth No. 109, Portsmouth, O.	941
2 Ilderim, No. 1, Dayton, O.	690
3 Forest City No. 15, Cleveland, O.	503
4 Esther No. 4, Hamilton, O.	469
5 Crockery City No. 111, E. Liv'r'l, O.	399
6 Ben-Hur No. 7, Findlay, O.	343
7 Washington No. 43, Toledo, O.	332
8 Canton No. 57, Canton, O.	329
9 Mars No. 151, Cincinnati, O.	298
10 Springfield No. 31, Springfield, O.	298
11 Balthasar No. 3, Cincinnati, O.	274
12 Lincoln No. 23, Lima, O.	251
13 Aldebaran No. 14, Youngstown, O.	224
14 Toledo No. 34, Toledo, O.	205
15 Eros No. 5, Mt. Vernon, O.	202
16 Butler No. 99, Hamilton, O.	186
17 Bellefontaine No. 12, Bellefontaine, O.	176
18 Ithamar No. 8, Marion, O.	171
19 Liberty No. 70, Cummins ville, O.	168
20 Lew Wallace No. 189, Dayton, O.	146
21 Star of Valley No. 113, Wellsville, O.	145
22 Sidney, No. 19, Sidney, O.	125
23 Cincinnati No. 56, Cincinnati, O.	123
24 Iris, No. 20, Tippecanoe City, O.	119
25 Riverside No. 49, Shelby, O.	116
26 Putnam, No. 62, Columbus Grove, O.	114
27 Victory No. 176, Cincinnati, O.	110

28 Piqua, No. 18, Piqua, O.	110
29 Ideal No. 44, Bowling Green, O.	101
Nebraska	
1 Capitol City, No. 23 Lincoln, Neb.	806
2 Lincoln No. 118, Lincoln, Neb.	388
3 Mecca No. 13, Omaha, Neb.	385
4 Harmony No. 28, Ord, Neb.	177
5 Arrius No. 32, Scotia, Neb.	149
6 York No. 61, York, Neb.	143
7 North Nebraska No. 9, Norfolk, Neb.	143
8 Omaha No. 110, Omaha, Neb.	133
9 Esther No. 21, David City, Neb.	131
10 Osceola No. 39, Osceola, Neb.	121
11 Fullerton No. 6, Fullerton, Neb.	116
12 Stanton No. 10, Stanton, Neb.	108
13 Balthasar No. 14, Wayne Neb.	103

Illinois

1 Triumph No. 17, Decatur, Ill.	670
2 Ithamar No. 1, Danville, Ill.	577
3 Centralia No. 153, Centralia, Ill.	466
4 Caledonia No. 59, Urbana, Ill.	442
5 Valhalla No. 63, Chicago, Ill.	422
6 E. St. Louis No. 136, E. St. Louis, Ill.	352
7 Damascus No. 41, Springfield, Ill.	351
8 Mira No. 97, Mt. Carmel, Ill.	316
9 Friendship No. 61, Chicago, Ill.	312
10 Galesburg No. 50, Galesburg, Ill.	295
11 Superior No. 372, South Chicago, Ill.	286
12 Balthasar, No. 2, Champaign, Ill.	269
13 J. C. Hale, No. 149, Mattoon, Ill.	269

47 Clay No. 108, Flora, Ill.	116
48 Cairo No. 171, Cairo, Ill.	116
49 St. Francisville No. 100, St. F., Ill.	115
50 Decatur No. 243, Decatur, Ill.	114
51 Mt. Carmel, No. 453, Mt. Carmel, Ill.	109
52 Germania No. 82, Chicago, Ill.	108
53 Quincy No. 20, Quincy, Ill.	108
54 Vlastimel No. 186, Chicago, Ill.	107
55 Effingham No. 36, Effingham, Ill.	104
56 St. Joseph, No. 3, St. Joseph, Ill.	103
57 Humrick, No. 47, Humrick, Ill.	102

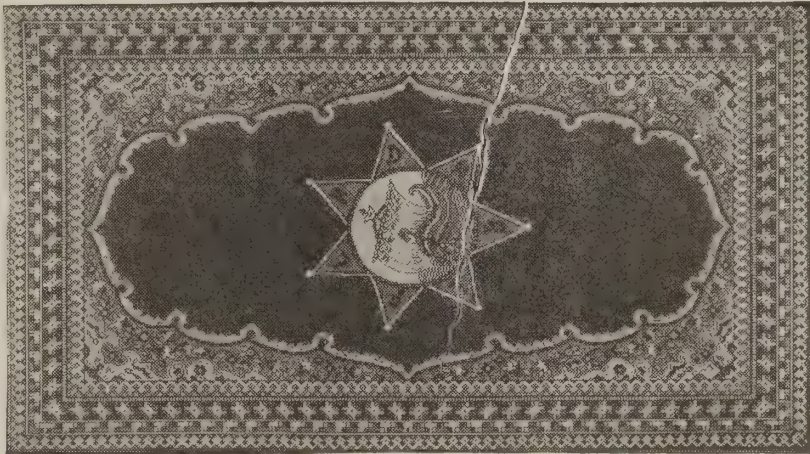
Iowa

1 Aldebaran No. 12, Cedar Rapids, Ia.	576
2 Melchior No. 3, Waterloo, Ia.	520
3 Tirzah No. 3, Mason City, Iowa	466
4 Roman No. 98, Sioux City, Ia.	258
5 Jewel No. 2, Council Bluffs, Ia.	251
6 Cedar Rapids, No. 65, Cedar Rapids, Ia.	230
7 Banner No. 29, Sioux City, Ia.	184
8 Ben-Hur No. 15, Oskaloosa, Ia.	184
9 Unity No. 54, Marshalltown, Ia.	165
10 Clinton No. 28, Clinton, Ia.	153
11 Star, No. 41, Creston, Ia.	118

Missouri

1 Carnation No. 7, Kennett, Mo.	535
2 Century No. 26, St. Louis, Mo.	361
3 Sikeston No. 9, Sikeston, Mo.	215
4 Independence No. 159, Dexter, Mo.	210
5 Morehouse No. 10, Morehouse, Mo.	185
6 Simonides No. 61, St. Louis, Mo.	160

SPECIAL PRIZE OFFER



BEN-HUR RUG

Any Court or member who will secure \$10,000 of new business between the date of February 1, and April 15, 1915, will be given one of the above beautiful Ben-Hur emblematic rugs as a prize. This rug is a high grade of Royal Wilton, guaranteed all worsted, fast colors, has heavy back and will lay smooth on any hardwood floor. It is made in the colors of the Order, red, yellow, and black, and the design is worked out most beautifully. The price of this rug is \$8.00.

The terms upon which this prize is awarded will be; that the new members secured must be in good standing on the books of the Supreme Scribe after the April report has been received from the Scribe of the Court and properly credited upon the books of the Supreme Tribe.

P. H. Gerard.
Supreme Chief

14 Miriam No. 11, Kensington, Ill.	238
15 Lawrenceville, 86, Lawrenceville, Ill.	235
16 Metropolis No. 181, Metropolis, Ill.	225
17 Guiding Star No. 271, Springfield Ill.	224
18 Harrisburg No. 116, Harrisburg, Ill.	219
19 Waukegan, No. 76, Waukegan, Ill.	219
20 Granite, No. 144, Granite City, Ill.	215
21 Danville, No. 7, Rockford, Ill.	207
22 Mizpah No. 7, Rockford, Ill.	206
23 Pullman No. 42, Pullman, Ill.	206
24 Grayville No. 28, Grayville, Ill.	198
25 Mt. Vernon No. 115, Mt. Vernon, Ill.	182
26 Linne No. 262, Rockford, Ill.	182
27 Melchior No. 27, Charleston, Ill.	168
28 Auburn, No. 49, Auburn Park, Ill.	164
29 Egyptian, No. 56, Carmi, Ill.	161
30 Garfield No. 64, Chicago, Ill.	157
31 Fairfield, No. 101 Fairfield, Ill.	157
32 Litchfield No. 169, Litchfield, Ill.	155
33 Chicago No. 15, Chicago, Ill.	154
34 Paris No. 4, Paris, Ill.	152
35 West Salem, No. 31, W. Salem, Ill.	151
36 Aurora No. 74, Chicago, Ill.	149
37 Aurora No. 57, Aurora, Ill.	149
38 Olney, No. 12, Olney, Ill.	147
39 St. Clair No. 250, E. St. Louis, Ill.	143
40 Voduary No. 333, Chicago, Ill.	140
41 Robinson No. 48, Robinson, Ill.	138
42 Kankakee No. 91, Kankakee, Ill.	135
43 Kewanee, No. 258, Kewanee, Ill.	134
44 F. L. Riegr No. 281, Chicago, Ill.	123
45 Chicago, No. 66, South Chicago Ill.	118
46 Jacksonville, 215, Jacksonville, Ill.	117
7 Sedalia No. 39, Sedalia, Mo.	155
8 Golden Rod No. 22, St. Joseph, Mo.	140
9 Victory, No. 74, Kansas City, Mo.	109
10 Poplar Bluff No. 65, Poplar Bluff, Mo.	109
11 Harmony No. 101, St. Louis, Mo.	108
12 Oran No. 19 Oran Mo.	102
13 Ilderim No. 35, Advance, Mo.	101
14 Crescent City No. 43, St. Louis, Mo.	101
Pennsylvania	
1 Keystone No. 1, Bradford, Pa.	479
2 Pioneer No. 42, Scranton, Pa.	382
3 Lew Wallace No. 17, Meadville, Pa.	310
4 Arrius No. 4, Braddock, Pa.	250
5 New Kensington, 11, N. Kensington, Pa.	250
6 Harmony No. 43, Sharon, Pa.	228
7 Rigel, No. 9, Newcastle, Penn.	224
8 Trevylina No. 12, Jeannette, Pa.	175
9 Sharon No. 13, Sharon, Pa.	118
10 Washington, No. 23, Washington, Pa.	104
Tennessee	
1 Usona No. 36, Memphis, Tenn.	400
2 Jere Baxter No. 12, Nashville, Tenn.	235
3 Ben-Hur No. 1, Knoxville, Tenn.	106
Michigan	
1 Eros No. 27, Saginaw, Mich.	311
2 Queen No. 43, Battle Creek, Mich.	200
3 Kalamazoo, No. 4, Kalamazoo, Mich.	194
4 Ilderim No. 9, Jackson, Mich.	170
5 Cadillac No. 44, Detroit, Mich.	169
6 Ben-Hur No. 1, Flint, Mich.	157
7 Fort No. 130, Detroit, Mich.	130
8 Mars No. 31, Bay City, Mich.	126

9 Amrah, No. 54, Muskegon, Mich.	110
10 Star, No. 41, Midland, Mich.	105
Texas	
1 Lone Star No. 1, Ft. Worth, Tex.	310
2 Simonides No. 11, Marshall, Tex.	226
3 Greenville No. 39, Greenville, Tex.	211
4 Arrius No. 68, Wichita Falls, Tex.	165
5 Tirzah No. 10, Dallas, Tex.	159
6 Ben Hur No. 5, Houston, Tex.	134
7 Ithamar No. 3, Cleburne, Tex.	132
8 Denison No. 94, Denison, Tex.	110

W. Virginia

1 Parkersburg No. 1, Parkersburg, W. Va.	286
2 Gerard No. 19, Parkersburg, W. Va.	120

Washington

1 Tacoma No. 2, Tacoma, Wash.	273
2 Oriental No. 6, Seattle, Wash.	163
3 Ben-Hur No. 3, Bellingham, Wash.	124
4 Purity, No. 13, Buckley, Wash.	100

California

1 Simonides No. 4, Los Angeles, Cal.	258
2 Live Oak No. 32, Oakland, Cal.	132
3 Los Angeles, No. 19, Los Angeles, Cal.	117
4 Mizpah No. 1, San Francisco, Cal.	109

Arkansas

1 Egyptian No. 4, Paragould, Ark.	251
2 Esther No. 8, Jonesboro, Ark.	213
3 Century No. 10, Wynne, Ark.	115

District of Columbia

1 Washington No. 1, Washington, D. C.	248
---------------------------------------	-----

Kansas

1 Junction City No. 2, Junction City, Kan.	214
2 Gaspar No. 1, Kansas City, Kan.	103
3 Pittsburg No. 29, Pittsburg, Kan.	100

Louisiana

1 Star of Bethlehem No. 6, New Orleans	207
2 LaFayette No. 1, LaFayette, La.	116

Alabama

1 Birmingham No. 1, Birmingham, Ala.	206
--------------------------------------	-----

Oregon

1 Ben-Hur No. 9, Portland, Ore.	175
---------------------------------	-----

New Jersey

1 Progress No. 6, Paterson, N. J.	167
2 Ithamar No. 10, Paterson, N.J.	100

Wisconsin

1 Atlas No. 23, Milwaukee, Wis.	165
---------------------------------	-----

Virginia

1 Roanoke, No. 4, Roanoke, Va.	158
2 Staunton No. 3, Staunton, Va.	136

Oklahoma

1 Oklahoma No. 1, Oklahoma City, Okla.	145
2 Booster, No. 47, Bartlesville, Okla.	100

Maryland

1 Highland, No. 3, Highlandtown, Md.	142
2 Maryland No. 1, Baltimore, Md.	140

TRIBE OF BEN-HUR REMINDER

Monthly Payments and Extra Assessment No. 16

To all Members, Tribe Ben-Hur:

The regular monthly payment on your Beneficial Certificate for the month of February, 1915, together with Extra Assessment No. 16 for each and every Class A certificate is now due, and must be paid to the Scribe of your Court on or before the 25th day of this month.

The members of Class A whose certificates were issued before January 1, 1904, may have this Extra Assessment No. 16 paid out of their apportionment of the Emergency or Reserve Fund, but all Class A member whose certificates are dated between January 1, 1904, and June 30, 1908, and numbered from No. 113010 to No. 199999 will be required to pay this Extra Assessment in cash, as their apportionment of the Emergency or Reserve Fund has been applied to the payment of the Extra Assessments heretofore called.

Your failure to pay the Extra Assessments when due to be paid in cash, as well as your monthly payment, will forfeit your membership, and you will stand suspended without notice as provided by the General Laws of the Order.

The Scribes of each local Court have been provided with a list of the names of the Class A members who are required to pay these and all future Extra Assessments in cash, and these lists must be preserved for the future use of the Scribe.

Extra Assessment No. 17 for each and every Class A certificate will be due and must be paid to the Scribe of your Court on or before the 25th day of March, 1915, together with the regular monthly payment due for that month.

Fraternally in T. B. H.,
JNO. C. SNYDER,
Supreme Scribe.

February 1, 1915.
Crawfordsville, Indiana.

NEWS FROM THE COURTS

Continued from Page Three.

events in the lives of Mr. and Mrs. Weylus Dewey, at which time they were tendered a banquet by the members of Star Court No. 41. Mr. and Mrs. Dewey were recently married in Des Moines, Iowa, the bride was formerly E. Mae West, who served as Scribe of Star Court for the past seven years, and will continue to hold the same office another year; the groom is also an officer of the Court. The banquet took place in the Odd Fellow Hall and about seventy-five members were present.

It being the regular meeting night, the regular form of business was called and just before closing the Chief instructed the Guide to place the bride and groom at the altar. Mrs. M. B. Oshel, in a few well chosen words presented them with a beautiful linen table set hand embroidered. They both responded to the presentation speech with a few but very appropriate words.

An elaborate banquet was served, which had been prepared by the members, to which all did full justice. After the banquet the evening was spent in music, and social entertainment. While the groom is employed at Des Moines in the railroad mail service they will continue to make Creston their home.

The next meeting of Star Court will be January 19, at which time State Manager W. B. McGinnis of Waterloo will be present and have charge of installation of officers.

MEMBER.

Kentucky

WEST POINT, KY.—Saturday evening, January 9, West Point Court No. 89 was instituted at Marcum Hall, with twenty-four charter members. Chief Brother J. George Braun and his Degree Team of Jehovah Court No. 4 of Louisville exemplified the ritualistic work. The galley was shipped from Louisville, and six stalwart young men were duly initiated. After the regular initiation, a splendid corps of officers were elected.

West Point Court No. 89 was organized by Brother Charles F. Schneider, and he certainly deserves much credit for the class of people he secured on his charter list. This was Brother Schneider's first attempt at organizing a Court, and the writer predicts he will rank among the leading deputies of the Tribe of Ben-Hur.

State Manager Brother Spalding E. Michot and his wife accompanied the Degree Team of Jehovah Court No. 4, and had a grand time. Brother William C. Hardy, who was elected Past Chief of West Point Court, took the Louisville delegation in his automobile truck to Orell, Ky., at the hour of 10:45 p. m., just in time to miss the interurban car, and they had to wait in the chilly atmosphere for one hour for the next car. The party reached home on Sunday morning at 2 o'clock.

West Point Court met again on Tuesday night, January 12, with a full attendance, and will meet regularly on the second and fourth Tuesdays of each month at Marcum Hall. The writer predicts a bright future for West Point Court. The red and blue contest was inaugurated on Tuesday night, January 12, and each and every member has promised their assistance. The winning side will be banqueted by Deputy Brother Charles F. Schneider, at the Hardy Hotel, and State Manager Brother S. E. Michot will present a solid gold Ben-Hur Ring. As soon as the government work at West Point opens up, there will be a big increase in membership. Brother Charles Schneider will in the near future organize a Court at Vine Grove, Ky.

REPORTER.

WHITLEY CITY, KY.—Ben-Hur Court No. 86 is getting along nicely. Meets the second and fourth Monday night of each month. We have rented a nice hall for the year 1915 and have moved into our new quarters, which are near the depot. We have good attendance at our meetings. H. C. Cress, Chief, and Dr. C. E. Cain, Judge and Medical Examiner, are both very active fraternalists. We have a number of lady members and some of them are holding offices in our Court and are hard workers for building up the Order. W. S. Roberts, our Scribe, attends every meeting and is also a faithful worker and is always more than glad to meet his Brothers and Sisters of the Tribe of Ben-Hur.

CORRESPONDENT.

New Jersey

NEWARK, N. J.—Essex Court No. 32 at their regular meeting Wednesday evening, December 16, initiated fourteen new members. The work was performed in a very satisfactory manner by their own officers, assisted by District Deputy Brother John Bailey, of Passaic. The charter of Essex Court will be left open for three months, at the end of which time it is fully expected to have at least one hundred members and appear upon the Roll of Honor.

The open and social meetings of Essex Court given the first Wednesday evenings of each month is certainly proving to be a grand success, but the Open meeting held on Wednesday evening, January 6, will live long

in the minds of all present, over two hundred members and their friends were present. It being the Fifteenth anniversary of the wedding of our Deputy, Sister Parsons, and she thought it would be a good plan to give her husband a surprise, which was carried out to perfection. About half-past ten, after the prizes had been given out for the various contests, which included basket ball, a juggler's fit, a wheelbarrow race, Brother Parsons was requested by a member to go into the ante room to explain the rates, etc., to a prospective candidate, and while Brother Parsons was in the ante room using his most persuasive language to the new prospect, Sister Parsons unpacked a very large wedding cake, placing it at the Chief's station, then every one formed in pairs, and at the return of Sister Parsons to the ante room, it was the signal for the new prospect to decide to become a member, as Brother Parsons was about to enter the lodge room Sister Parsons linked her arm in his, Professor Helm's orchestra struck up the wedding march, and he was escorted around the room several times while he blushing received the congratulations of all present. Then the surpiser was herself surprised, when State Manager Brother W. H. Bisp, on behalf of the members of the Court, presented Sister Parsons with a very beautiful cut glass water set and reflector. Brother White, in a very neat speech, also presented Sister Parsons with another half dozen cut glass tumblers, and Sister Vreeland and Sister Nunn, on behalf of the Good and Welfare Committee, presented a fern dish and reflector, as neither knew of the others' intentions to surprise Sister Parsons, it certainly was one grand surprise all around. Substantial refreshments were served, after which Brother Parsons cut the wedding cake and it was served to everyone present, several of the young members taking it home to place under their pillows. Altogether it was a most enjoyable meeting and a success in every particular. During the evening eleven new applications were written.

STATE MANAGER.

LONG BRANCH, N. J.—At the regular meeting of Tirzah Court No. 2, held in the G. A. R. Hall, on Thursday evening, January 7, it being the installation of officers, there was quite a good number present. The Court received two applications and initiated one candidate, after which the retiring Past Chief, Brother Daniel Wolcott, assumed control of the Court and installed the new officers, using the New Rituals and the ceremony is very impressive. After the installation the Entertainment Committee served a lunch to the members present, making the meeting one of much interest to all present.

At our next meeting on January 21, the Court will celebrate its Eighteenth Anniversary, when we will have a nice class of members to initiate, and we are looking forward to a good time.

The Court, through our Deputy, Sister Winton, with the aid of the new corps of officers, seems to give promise of making great gains in the near future. All our candidates now coming in are young men and women and we shall try to offer an incentive which will cause them to take hold of the work and then we will be able to secure a team of our own which will enable our Court to prosper as it ever has before.

PAST CHIEF.

Ohio

CINCINNATI, OHIO.—The Social Endeavor Committee has given up the idea of holding the usual Winter Entertainment, for the reason that we cannot secure a suitable hall, and also because the Ben-Hur Welfare Committee did not feel able to assume the expense that this would require. However, we will give an outing as soon as we can get a suitable park, and for this there will be no expense to the members except their carfare.

The Welfare Committee is very busy installing the officers which have been recently elected. They have installed in the following Courts, viz.: Good-Will No. 222, Ludlow No. 9, Covington No. 2, Linwood No. 72, Naomi No. 133, Dayton No. 64, Mizpah No. 8, and Victory No. 176. The members of the Committee gave good talks at each meeting and were heartily welcomed.

Brother Samuel W. Bell has accepted the Deputyship for the following named Courts, Naomi, Jonathan, Victory, and Liberty, and we think he will be able to secure a number of new members, as the New Year gives promise of a bright future for our Order in this field.

P. C.

COLUMBUS, OHIO.—Court No. 213 is steadily adding to its membership under the direction of Brother A. G. Newman, our recently appointed Deputy. He is an earnest and faithful worker and acted as installing officer for our Court, being assisted by members of Columbus Court.

Our Chief, Brother T. N. Heywood, as well as the other officers installed, gives promise of making this year's work the best our Court has had. An entertainment is planned for the near future, hoping to get the member-

ship aroused that the good people of Columbus may know there is a Court of the Tribe of Ben-Hur in their midst. There are a large number of members living in Columbus, who do not know there is a Court here. For their benefit, we will advise that we meet the first and third Friday of each month in the I. O. O. F. building, 198½ South High Street. Brothers and Sisters will be most welcome to come and see us, and our splendid Degree Team. All members living in Columbus, but holding membership elsewhere will always find the "latch string on the outside." We surely are having some fine meetings.

SCRIBE.

DAYTON, OHIO.—Lew Wallace Court No. 189 closed a campaign for new members, December 10, with a grand "Turkey Supper" served in three courses. About 125 of our members being present. Our Deputy, Brother F. F. Theis, unfortunately could not be with us, which was greatly regretted, so our Chief, Brother R. A. Deerdoff, had charge and gave us a good interesting talk. Our Scribe, Brother R. A. Vaughan, made a report, showing that during the campaign forty-two members had been admitted to our Court. Many more would have been received had not the time been so very close. There were \$25.00 in cash prizes given to members securing the most new members, as follows: Elsie McGrew, first prize, \$10; Frank Moehring, second prize, \$7; Edna Eldridge, third prize, \$5; M. J. Alles, fourth prize, \$3. A most enjoyable evening was spent dancing. Deehl's Band furnishing the music. The campaign is not closed, as four new applications were presented Friday, January 8, and the meeting was a good one.

Brother Theiss, our Deputy, installed the officers for the ensuing term, which was very appropriately done.

SCRIBE.

Michigan

BATTLE CREEK, MICH.—Tuesday evening, January 12, Queen Court No. 43 held a very enthusiastic meeting, and the officers for 1915 were installed. After the Installation Ceremonies Past Chief O. J. Benjamin, who acted as Installing Officer, presented retiring Past Chief H. H. Warner with a solid gold Past Chief's jewel. Our new Chief gave a very interesting talk and planned many good things for our future. The members are desirous of making this a Banner year for Queen Court. Chief Haggood has appointed O. J. Benjamin Captain of the Degree Team and as the Court has just procured the new Rituals the Degree Team will immediately begin to get their respective parts. Our Deputy, Mrs. Mary Marti, has many prospective candidates in view and now just watch us grow.

REPORTER.

Missouri

FESTUS, MO.—Palm Court No. 60 held one of the best meetings of the year Wednesday evening, January 6. As a welcomed visitor, Brother P. E. Genoway, our State Manager, gave the Court a splendid talk on the "Good of the Order," also installed the officers of Palm Court for the year 1915.

Plans for doubling our membership are now receiving the attention of our new District Deputy, Brother Vaughn, and the officers of our Court. The prospects for new business is fine and we hope to be on the Roll of Honor in a few months. A dainty luncheon was served. Music being furnished by our regular Musician of the Court.

CORRESPONDENT.

SIKESTON, MO.—At our regular meeting Monday evening, January 4, Sikeston Court No. 9 installed the new officers. Brother P. E. Genoway, State Manager, was with us and acted as Installing Officer. After the installation a spread was had in the dining room, and all enjoyed the refreshments. Though Sikeston Court is not making any very rapid growth, it is more than holding its own. Our motto is "Safety First." Those who get in Ben-Hur and stay in are sure to have Safety First.

F. E. M.

HANNIBAL, MO.—Brother P. E. Genoway, State Manager of Missouri, was present at the meeting of Bluff City Court No. 6 Friday evening, January 15, and had charge of the annual installation of officers. One candidate took the obligations and two new names were presented and balloted upon.

After the installation of officers, splendid talks on the Good of the Order were made by Brothers Dr. A. J. Detweiler, P. E. Genoway and S. A. Birch. At the close of the program and business, refreshments were served by the deputy, Sister Hellen Robbins, who also organized a dramatic club among the members.

REPORTER.

Oklahoma

STROUD, OKLA.—Impressive indeed were the installation ceremonies of Chandler Court No. 13, January 11, by Z. F. Hoyt, assisted by Lelia M. Parks. There was a large attendance of loyal Sons and Daughters of Hur, and all were loud in their praise of the pro-

ficient work done by Deputies Hoyt and Parks. At the conclusion of the ceremonies Sister Louise J. Rittenhouse, in behalf of the Supreme Tribe, and Chandler Court No. 13, presented Sister Hoyt with a bouquet of beautiful carnations in appreciation of the evening's work. A banquet long to be remembered was served by the Entertainment Committee, and all went home well pleased.

CORRESPONDENT.

OKLAHOMA CITY, OKLA.—Oklahoma Court No. 1 has not been saying much for a long time, or contributing anything to THE CHARIOT in the way of letting the outside Courts know what they have been doing. But things are going so nicely that it is just impossible to keep quiet any longer. With Dr. N. E. Lawson as Chief for 1915, and all the other officers so efficient, Oklahoma Court No. 1 is bound to grow. There have been fifty new members added since December 1, 1914, and as the Court has secured the best hall in the city, the stay-at-home members are beginning to make their appearance and getting to be boosters, which is pleasing to the faithful ones.

On the night of Installation our Scribe, Sister Ella Edmiston, was escorted to the altar by the drill team and there presented a handsome fountain pen. The presentation was made by our new Chief, Dr. N. E. Lawson, which was given by members of the Court in appreciation of her faithful services, as she is now entering on the third consecutive term of office.

Members of the drill team also gave their Captain, F. E. Towers, a handsome fountain pen in appreciation of his untiring efforts and his military ability in bringing them almost to a state of perfection in such a short time. The members of Ben-Hur will please watch Oklahoma Court No. 1 for news from now on.

A BOOSTER.

GUTHRIE, OKLA.—Monday night, December 31, Guthrie Court No. 2 met in their hall. Our Deputy Supreme Chief, Louise J. Rittenhouse, was with us. A class of twenty was initiated, followed by election of officers. Our new Deputy, Mrs. Florence Partenheimer, is untiring in her efforts to increase the membership and arrangements are well under way for the winter campaign. Our State Manager is much pleased with the present outlook and everything points to a substantial increase in the membership.

SCRIBE.

New York

NEW YORK, N. Y.—Aldine Court No. 124 gave its first annual reception and ball Saturday evening, December 26, which was a grand financial and social success. At an early hour the hall was crowded with members, their families and friends, who all enjoyed themselves immensely. The feature of the evening was a fancy dance by Sister Sadie R. Einhorn.

Brother Abrams, our Chief, was highly complimented for his efforts in being here, there, and everywhere for the enjoyment of all those present. Deputy Supreme Chief Phillip lost no time and secured several applications and several prospective people who will join us later. Visitors from Albany, Buffalo, Newark and Jersey City were present. The Entertainment Committee are to be congratulated upon the success of this affair.

SCRIBE.

SCHENECTADY, N. Y.—The officers of Electric City Court, No. 75, were installed on Friday night, January 15, and at the close of the session refreshments were served. Previous to installation ceremonies there were six candidates initiated with the degree team in full uniform and regalia. The "poultry party" held recently was a decided success and the hall was filled, and there was a nice sum added to the treasury, besides a good time enjoyed by all present. A special degree master has been elected and the team will be drilled in the work of initiation together with fancy movements, etc. Members are being added at each meeting and the Court will be much higher on the Roll of Honor before the winter is over.

A WORKER.

ALBANY, N. Y.—Capitol City Court No. 105 is still on the map, although we have not been heard from through the column of THE CHARIOT for some time. At the last meeting there were ten applications presented and candidates initiated, which is only a start for the winter, as the Court is alive to the interests of the Order and many new members will be added during the coming months. Each member should acquaint themselves with the prize offered for new members, for in union there is strength.

The Court is preparing for a Masquerade social to be held at Cameron Hall on Saturday night, February 13, at which time it is expected to have an enjoyable entertainment, and preparations are being made for a large crowd.

COMMITTEE.

TROY, N. Y.—The entertainment given by Balthasar Court No. 77 at Young's Hall on Monday night, January 11, was indeed a very enjoyable event. The hall was taxed to the

utmost capacity, there being "standing room only" for late comers. A most unique and interesting program was rendered, consisting of songs and fancy dancing, and recitations. The "Night Dress Drill" given by eight young ladies showed careful drilling, and "The Christ Child" given by fourteen young ladies was a feature much enjoyed. The entertainment, all in all, was one long to be remembered, and those who participated and gave of their time and talent are deserving of much praise and commendation, and the committee in charge are also entitled to a vote of thanks. Light refreshments were served at the close of the meeting.

Our Court is also preparing for a vaudeville entertainment to be held sometime soon in Dania Hall. The manager, Brother Blanchard, is training and drilling his performers and it is desired to make this entertainment a still greater success than those held last winter. CORRESPONDENT.

NEW YORK, N. Y.—Edward Lauterbach Court No. 84 elected officers for the ensuing term, and a majority of the old officers were re-elected by a unanimous vote. We had the finest installation of officers ever witnessed in this city. Our Deputy Supreme Chief, Hugo Steinfeld, was Installing Officer, and who was most ably assisted with his appointed staff.

Our Chief, Brother Phillip Steininger, was re-elected as our Chief, and we highly respect him as the best Chief ever in the chair in our Court, and we assure you that up to this day there is not another Brother who can take his place, and until we are sure of having another Brother who can control a Court as good as our Brother Steininger we will not make a change. He is a man who is impartial and a conscientious worker.

After installation of officers, refreshments were served at the New Harlem Casino, and dancing followed, which the Brothers and Sisters enjoyed until a late hour.

Our esteemed Brother, Counsellor L. B. Williams, addressed the Court and we highly respect him as one of the finest of orators. It was indeed a pleasure to listen to him and to have him in our Court as a member. MORRIS HIRSCH.

Virginia

CHARLOTTESVILLE, VA.—Piedmont Court No. 19 has installed a splendid corps of officers for the year 1915. After the installation a flashlight photograph of the Degree Team was taken. Brother Vincent Perley of Albemarle Court presented to our Chief, Brother J. L. Dettor, on behalf of the Piedmont Court, a Souvenir De Luxe of the Supreme Tribe. Sister Perley, also of Albemarle Court, gave one of her delightful readings. Music was furnished by Misses Maud Blair, Nellie Witt, Thelma and Ruth Woodson and Daisy Dettor and added much to the pleasure of the evening.

The crowning event was the delicious supper which the ladies of Piedmont Court served, which consisted of turkey, crisp celery, delicious potato salad, cranberry sauce, turnovers, and coffee. It was a fine supper and put every participant in a good humor.

These social occasions of Piedmont Court are a source of great delight to all and are anticipated with much pleasure by the members. CORRESPONDENT.

Unique Epistles

Teacher—If Louis is bad please lick him until his eyes are blue. He is very stubborn. He has a good deal of the mule in him. He takes after his father.

Teacher—I dink you are a fool. You want my boy to read when he don't no no alferbits. Please teach him some.

Teacher—You must stop teach my Lizzie fiscal torture she needs yet reading and figors mit sums more as that, if I want her to do jumpin I can make her jump.

Teacher—My boy tells me when I trink beer der overcoat from my stommack gets too thick. Please be so kind and intervere in my family affairs.

Dear Teacher—Please excuse Fritz for staying home he had der measles to oblige his father.

Teacher—Please excuse Rachel for being away those two days her grandmother died to oblige her mother.

Teacher—You must excuse my girl for not coming to school she was sick and lade in a common dose statet for three days.

TAKE an active part in the meetings and you will get more out of them.

Youth

Youth is not a time of life; it is a state of mind. It is not a matter of ripe cheeks, red lips, and supple knees; it is a temper of the will, a quality of the imagination, a vigor of the emotions. It is the freshness of the deep springs of life.

Youth means a temperamental predominance of courage over timidity, of the appetite for adventure over the love of ease. This often exists in a man of fifty more than in a boy of twenty.

Nobody grows old by merely living a number of years. People grow old by deserting their ideals.

Years wrinkle the skin; but to give up enthusiasm wrinkles the soul.

Worry, doubt, self-distrust, fear and despair—these are the long, long years that bow the heart and turn the greening spirit back to dust.

Whether sixty or sixteen, there is in every human being's heart the lure of wonder, the sweet amazement at the stars and the starlike things and thoughts, the undaunted challenge of events, the unfailing childlike appetite for what is next, and the joy of the game of living. You are as young as your faith, as old as your doubt; as young as your self-confidence, as old as your fear; as young as your hope, as old as your despair.

In the central place of your heart is an evergreen tree; its name is Love. So long as it flourishes you are young. When it dies you are old.

In the central place of your heart there is a wireless station. So long as it receives messages of beauty, hope, cheer, grandeur, courage, and power from the earth, from men and from the Infinite, so long are you young. When the wires are down and all the central places of your heart are covered with the snows of cynicism and the ice of pessimism, then you are grown old, even at twenty, and may God have mercy upon your soul.—Dr. Frank Crane, Ford Times.

The Man With a Grouch

THE MAN who has a perpetual grouch is often surprised because he finds it reflected in those he meets. Just think of the time when everything seems to go wrong—those days when one is accused of having got out of bed on the wrong side, and it sometimes actually starts there. You step on a collar button, jump and hit your knee against the bed, and finally get into an argument with a rocking chair. This of course does not put you in the proper trim to find your shirt torn after you get it on, and your shoe-laces in a state of collapse. Everything you touch seems to go wrong. You miss your car, drop your car fare, get your neighbor's newspaper in your eye, and a fat woman walks on your feet. Sometimes this list of misfortunes may last all day.

Did it ever occur to you that you, yourself were responsible for the greater measure of it? Instead of losing your temper in the first place and getting your nerves all unstrung, you could avoid the resulting ills. You will always find something to laugh at; if all else fails, laugh at yourself.—Ex.

THE real loyalty of a member is measured by the spirit which is manifested in his work for the Order.

Free Box of Hair Remedy

If you are bald, if you are losing hair or are troubled with dandruff, you will be pleased to learn of a remedy that is accomplishing wonders in many cases wherein the usual lotions, tonics, etc., have failed. Try it for yourself. A box will be mailed to any man or woman, in plain wrapper, absolutely free. Write to Koscott Laboratory, 1269 Broadway, 943 A, New York City.



Your Credit Card

Entitles You to One Year's Time on Home Things

No Red Tape

This is our 1915 credit plan, based on 50 years of selling to home lovers.

We will open your account when you ask for our catalog. No references required. Your Credit Card will be mailed with the book.

Then you may order when and what you wish and say, "Charge to my account."

75¢ Brings Fine Dresser

Order right from this paper and try for 30 days.

Our \$7.95 Price

Only 75c Monthly

if you decide to keep this dresser. It is a true Colonial design, made of selected hard wood and finished in perfect imitation of genuine quarter-sawn oak, rich golden color, highly glossed. Plank top is 38 inches long and 20 inches wide. Notice the rounded upper drawers and full length drawers underneath. Front posts are gracefully shaped, tapering into deep-cut carved claw feet. French bevel plate mirror is 20 inches long and 16 inches wide, and is supported with neatly scrolled mirror standards. Shipping weight about 100 lbs. No. 57F4B129. Price.....\$7.95

Spiegel, May, Stern & Co.

1208 W. 35th Street, Chicago

The goods will be sent on 30 days' free trial, subject to return. You buy nothing until you see it and use it for a month.

On every bill we allow one year's time. You may pay as convenient, a little each month. No contract is asked, no security, no interest.

Millions Do This

About 2,000,000 homes have such accounts here now. That means one home in nine. Your own friends and neighbors have them. They pick out home things from the largest exhibit ever shown. They save an average of one-third on price. They save five profits by dealing direct. They get all the benefit of our enormous buying. And they pay in such an easy way that they scarcely feel it. It means only a few cents per day.

5,160 Pictures

Our new Spring Bargain Book pictures 5,160 things for the home, many in actual colors. This mammoth book costs us \$1 per copy, but we send it free.

Send this coupon for it. It will show you everything made for homes, and tell you how little such things need to cost. Your Credit Card will come with the book. Mail us the coupon today.

Be sure to ask for Book of Spring Styles for Women also.

A Dollar Book

Picturing 5,160 Things in

Furniture
Carpets—Rugs
Draperies—Linen
Oilcloths, etc.
Baby Cabs
Refrigerators

Carpenter's Tools
Silverware
Chinaware—Clocks
Sewing Machines
Kitchen Cabinets
Cameras—Pictures

Pay 3 Cents a Day

SPIEGEL, MAY, STERN CO. (833)
1208 W. 35th Street, Chicago

Mail me your Spring Furniture Book.

Also the books I mark below.
.....Stove Book.Watches and Jewelry.
.....Spring Styles for Women.

Name

Address

Write plainly Give full address.
Check which catalogs you want.

FREE GRAND EASTER SURPRISE-PACKET

6	9	22	5						
20	8	15	21	10	1	14	4		
4	15	12	12	1	18				
16	18	9	26	5	19				

WIN
A
PRIZE

Each one of these four lines of figures spells a word. This most interesting puzzle can be solved with a little study as follows: There are twenty-six letters in the alphabet and we have used figures in spelling the four words instead of letters. Letter A is number 1, B number 2, C number 3, etc., throughout the alphabet. IF YOU CAN SPELL OUT THESE FOUR WORDS WE WILL SEND YOU A SURPRISE PACKET CONTAINING FIVE BEAUTIFUL GOLD EMBOSSED EASTER POST CARDS, ALSO A CERTIFICATE OF ENTRY in our GRAND \$5,000.00 PRIZE CONTEST. USE YOUR BRAINS. Try and make out the four words. ACT QUICKLY. Write the four words on a slip of paper, mail it immediately with your name and address, and you will promptly receive as your reward this SURPRISE PACKET, which is a handsome assortment of five beautifully colored Gold Embossed Easter post-cards, together with a copy of a New York Magazine, also a CERTIFICATE OF ENTRY in our GRAND \$5,000.00 PRIZE CONTEST which closes May 1st, 1915. Act promptly. This is your opportunity. GOLD WATCHES, CASH PRIZES, etc. In case of a tie between two or more persons for any Prize, a Prize identical in character and value will be given each person so tied. TRY AND WIN. E. E. WEST, Mgr., 649 West 43d St., Dept. 233 New York

TOBACCO HABIT

You can conquer it easily in 8 days, improve your health, prolong your life. No more stomach trouble, no foul breath, no heart weakness. Regain manly vigor, calm nerves, clear eyes and superior mental strength. Whether you chew, or smoke pipe, cigarette, cigar, get my interesting Tobacco Book. Worth its weight in gold. Mailed free. E. J. WOODS, 943 C, Station E, New York, N.Y.

Cured His RUPTURE

I was badly ruptured while lifting a trunk several years ago. Doctors said my only hope of cure was an operation. Trusses did me no good. Finally I got hold of something that quickly and completely cured me. Years have passed and the rupture has never returned, although I am doing hard work as a carpenter. There was no operation, no lost time, no trouble. I have nothing to sell, but will give full information about how you may find a complete cure without operation, if you write to me, Eugene M. Pullen, Carpenter, 472 A Marcellus Avenue, Manassas, N. J. Better cut out this notice and show it to any others who are ruptured—you may save a life or at least stop the misery of rupture and the worry and danger of an operation.

FREE—SIX MONTHS—INVESTING FOR PROFIT, a monthly Guide to Money-Making. Tells how \$100 grows to \$2,200—how to get rich quickly and honestly. H. L. Barber, Pub., 419, 32 W. Jackson Blvd., Chicago.

AGENTS



MEN AND WOMEN Here's your opportunity to Make Money Quick—Sure and Easy selling the New STANDARD Self-Heating Iron. Positively the Best Self-Heating Iron made. NO PROTRUDING TANKS—NO PUMPS—no hose or wires. PRICE LOW. Sells itself. All year business. Profits Large. No experience necessary. Send No Money just write for full description and MONEY MAKING PLANS, and how to get FREE SAMPLE. Address C. BROWN MFG. CO. 4387 Brown Bldg., Cincinnati, O.



RIDER AGENTS WANTED

in each town to ride and exhibit sample 1915 "Ranger" Bicycle. Write for special offer. We Ship on Approval without a cent deposit, allow 30 DAYS FREE TRIAL, actual riding test, and prepay freight on every bicycle. LOWEST PRICES on bicycles, tires and sundries. Do not buy until you receive our catalogs and learn our unheard of prices and marvelous special offer. Tires, coaster-brake rear wheels, lamps, parts, sundries, half usual prices. MEAD CYCLE CO., Dept. CHICAGO, ILL.

Table of Rates

Term Certificates will be issued on approved application at the rates per \$1,000 as given in Table 1, or Whole Life, Death, Accident and Disability certificates will be issued on approved application at the rates per \$1,000 as given in Tables 2 and 3.

Age	Table 1	Table 2	Table 3
18.....	\$0 67.	\$1 00.	\$1 05
19.....	68.	1 02.	1 07
20.....	69.	1 04.	1 09
21.....	70.	1 07.	1 12
22.....	71.	1 09.	1 15
23.....	72.	1 12.	1 18
24.....	74.	1 15.	1 22
25.....	76.	1 19.	1 26
26.....	78.	1 22.	1 30
27.....	80.	1 26.	1 34
28.....	82.	1 30.	1 38
29.....	83.	1 34.	1 43
30.....	85.	1 39.	1 48
31.....	87.	1 44.	1 53
32.....	89.	1 49.	1 58
33.....	91.	1 54.	1 64
34.....	94.	1 59.	1 70
35.....	97.	1 64.	1 77
36.....	1 00.	1 71.	1 84
37.....	1 02.	1 78.	1 92
38.....	1 04.	1 84.	1 99
39.....	1 07.	1 91.	2 07
40.....	1 10.	1 99.	2 16
41.....	1 13.	2 07.	2 25
42.....	1 17.	2 15.	2 35
43.....	1 21.	2 25.	2 46
44.....	1 24.	2 35.	2 57
45.....	1 27.	2 45.	2 70
46.....	1 32.	2 58.	2 83
47.....	1 37.	2 62.	2 96
48.....	1 41.	2 80.	3 10
49.....	1 46.	2 93.	3 25
50.....	1 51.	3 06.	3 42
51.....	1 51.	3 21.	3 60
52.....	1 51.	3 37.	3 79
53.....	1 51.	3 54.	4 00
54.....	1 51.	3 72.	4 22
55.....	1 51.	3 91.	4 46

†Not admitted after 50 years of age.

Certificates will be issued for \$250, or in additional multiples of \$50 thereafter up to and including \$3,000. In no case will more than \$3,000 be granted on any one life.

A monthly payment, as above, from each member holding a Beneficial Certificate, will be due on the first day of each month, and must be paid to the Scribe of the Court on, or before, the 25th day of each month, without notice.

Members of Class A may voluntarily transfer to Class B in accordance with the Laws, Rules and Regulations without cost or re-examination.

Members of Class B may transfer at attained age without re-examination from Table 1 or 60-year term to the Whole Life (Table 2) or Death and Disability (Table 3) provided such transfer be made five years prior to the expiration of Term Certificate.

Price List

Of supplies and paraphernalia furnished by the Supreme Tribe of Ben-Hur, Crawfordsville, Ind.:

Badges, members, per dozen....	\$3.00
Badges, officers, per set of ten..	3.00
Ballots, per dozen.....	.10
Ballot boxes, each.....	1.00
Gavels, each.....	.25
Keeper of Tribute, cash book, each	.75
Laws, rules and regulations, each	.10
Ode books, each.....	.10
Receipt books, individual, each..	.04
Rituals, New Form, Leather Bound, each.....	1.50
Scribe's Cash Book, No. 100....	.75
Scribe's Cash Book, No. 250....	1.00
Scribe's cash book, leather bound, each.....	8.00
Scribe's order book on Keeper of Tribute, each.....	.15
Scribe's order book on Keeper of Tribute, per doz.....	1.50
Scribe's record book, each.....	1.00
Scribe's receipt book, each.....	.10
Scribe's receipt book, per dozen.	1.00
Scribe's receipts, with name and number of Court, per thousand	2.00
Seals, each.....	2.50
Transfer cards, each.....	.25
500 letter heads for Scribe....	2.00
1,000 letter heads for Scribe....	3.50
500 envelopes, 6%, for Scribe.	2.00
1,000 envelopes, 6%, for Scribe.	3.50
Seven Pointed Star Pin, Rolled Gold, No. 331.....	1.00
Star with cross and chain, rolled gold, No. 329.....	1.25
Star with cross and chain, solid gold, No. 330.....	2.00
Electro button or pin, No. 300..	.35
Rolled gold button or pin, No. 301	.50
Solid gold button or pin, No. 302	1.00

PLEASE TAKE NOTICE.

All orders for supplies must be accompanied by remittances for the full amount. JNO. C. SNYDER, Sup. Scribe.

Now is the time to take insurance. Tomorrow may be too late. Upon today's decision may depend whether you will be one out of the nine to be rejected.

The minister was nailing a refractory creeper to a piece of trellis-work near his front gate when a small boy stopped and watched him with great attention for some time.

"Well, my young friend," he said, pleasantly, "are you looking out for a hint or two on gardening?"

"No," said the youth, quite ingeniously, "I was waiting to see what a parson do say when he hammers his thoomb."—*Exx.*

It is easy to say—not so easy to do. Saying is only a matter of a little breath: a phonograph can say things even without this. But doing—ah! that is another thing. You can say that you love your Father in a second while to do the things that this love requires may take a lifetime, and require you to give up your dearest desires. You can say that you love your home, but what must you do to show that this is really the case. One boy says that he loves knowledge; another works faithfully over his books for years, and there is a world of difference between them.

Happiness

The idea has been transmitted from generation to generation that happiness is one large and beautiful stone, a single gem so rare that all search after it is vain, all effort for it hopeless. It is not so. Happiness is mosaic, composed by many smaller stones. Each taken apart and viewed singly may be of little value, but when all are grouped together and judiciously combined and set, they form a pleasing and graceful whole—a costly jewel.

Trample not under feet, then, the little pleasures which a gracious Providence scatters in the daily path, and which, in eager search after some great and exciting joy, we are apt to overlook. Why should we always keep our eyes fixed on the bright distant horizon while there are so many lovely roses in the garden in which we are permitted to walk? The very ardor of our chase after happiness may be the reason that she so often eludes our grasp.—*Selected.*

Man is a Failure

When he has no confidence in himself nor his fellow men.

When he values success more than character and self-respect.

When he does not try to make his work a little better each day.

When he tries to rule others by bullying instead of by example.

When he loves his own plans and interests more than humanity.

When his friends like him for what he has more than for what he is.

When he knows that he is in the wrong, but is afraid to admit it.

When he becomes so absorbed in his work that he cannot say that life is greater than work.

When he lets a day go by without making some one happier and more comfortable.

When he tries to get ahead in the world by climbing over the shoulders of others.

When he values wealth above health, self-respect, and the good opinion of his fellows.

When he is so burdened by his business that he finds no time for rest and recreation.

When he envies others because they have more ability, talent, or wealth than he has.

When he does not care what happens to his neighbor or to his friend so long as he is prosperous.

When he is so busy doing work that he has no time for smiles and cheering words.—*Exchange.*

FINANCIAL STATEMENT

Benefit and Emergency Funds Tribe Ben-Hur—Report of Supreme Scribe for the Month Ending January 7, 1915

Balance on hand December 15, 1914, as follows:

To credit of Class A.....	\$ 806,951.29
To credit of Class B.....	562,116.54
Total.....	\$1,369,067.83

December Receipts:

Received from Monthly Payments, Class A.....	\$ 34,192.30
Received from Monthly Payments, Class B.....	49,560.14
Received from Interest and Rent, Class A.....	3,669.17
Received from Interest and Rent, Class B.....	8,544.01
Total Income.....	\$ 95,965.62

Sum.....\$1,465,033.45

Amount of Death and Disability Claims Paid for December, 1914:

Death and Disability Claims, Class A.....	\$ 48,350.00
Death and Disability Claims, Class B.....	39,750.00
Repairs on Real Estate, Class B.....	54.30
Maintenance of Building, Class B.....	334.85
Total Disbursements.....	\$ 88,489.15

Balance on hand January 7, 1915.....\$1,376,544.30

Death and Disability Claims Paid in Class A for December, 1914

Lenard W. Simmons, Jackson, Tenn.....	\$ 1,400.00
Albert C. Winklepleck, Odon, Ind.....	2,100.00
Mary McFarland, Bradford, Pa.....	1,000.00
Jno. E. Bowyer, Logansport, Ind.....	1,900.00
Wm. H. Lacy, Defiance, Ohio.....	1,100.00
Mary C. Wood, Osceola, Neb.....	1,300.00
Wm. A. Hewins, Chandler, Ind.....	1,100.00
Philip Hirsch, Evansville, Ind.....	500.00
Jas. M. Yarett, Braddock, Pa.....	2,000.00
Gustave A. Blum, Portsmouth, Ohio.....	1,100.00
Walter Piel, Chicago, Ill.....	1,500.00
Julia C. Kile, Momence, Ill.....	1,200.00
Christena Wolf, Chicago, Ill.....	1,000.00
Lulu Zittler, Sioux City, Iowa.....	2,600.00
Marshall L. Stevens, Sacramento, Cal.....	1,100.00
Harry C. Goodrich, Shelbyville, Ind.....	2,400.00
Katerina Stepina, Chicago, Ill.....	500.00
Pelagia Grabowski, Chicago, Ill.....	1,200.00
Hattie E. Beckwith, Rochester, N. Y.....	500.00
Adaline M. Koehnline, Ft. Wayne, Ind.....	500.00
Michael J. Quigg, New York, N. Y.....	1,000.00
Chas. F. Beisse, New York, N. Y.....	450.00
Chas. J. Hager, Lincoln, Neb.....	1,300.00
Fred C. Brubaker, Meadville, Pa.....	1,200.00
Josephine Zimmerman, Philadelphia, Pa.....	1,200.00
Eliz. B. Reedy, Terre Haute, Ind.....	2,200.00
Wm. M. Mason, Terre Haute, Ind.....	700.00
Andrew Spiegel, Albion, Neb.....	700.00
Geo. W. McCutchan, Elberfeld, Ind.....	1,050.00
Frances L. Cottrell, Rochester, N. Y.....	1,200.00
Frank B. Blume, Pekin, Ill.....	1,200.00
Jno. A. Bloomquist, Rockford, Ill.....	1,200.00
Mina J. Low, Battle Creek, Neb.....	950.00
Jno. W. Kinman, Benton, Ill.....	800.00
Geo. C. Rasser, Rochester, N. Y.....	1,000.00
Jas. E. Congleton (Disability), Morley, Mo.....	525.00
Jacob H. Thomas (Disability), Indianapolis, Ind.....	325.00
Chas. V. Waters, Champaign, Ill.....	2,000.00
Dora B. Hughes, Ord, Neb.....	1,400.00
Frank M. North, Labadie, Mo.....	1,900.00
Total.....	\$ 48,350.00

Death and Disability Claims Paid in Class B for December, 1914.

Jos. B. Johnson, Cleveland, Ohio.....	\$ 800.00
Louis W. Witzel, St. Louis, Mo.....	1,000.00
Mattie W. Flynn, Galesburg, Ill.....	1,200.00
Alfred E. Smith, Henderson, Ky.....	1,000.00
Louemma I. Smith, Vincennes, Ind.....	500.00
Be. J. F. Clark, Urbana, Ill.....	1,000.00
Ella R. Stewart, Battle Creek, Mich.....	1,000.00
George H. Burke, Wabash, Ind.....	450.00
Mary R. Helm, St. Louis, Mo.....	750.00
Caroline A. Perry, San Diego, Cal.....	500.00
Paulina A. Graef, East St. Louis, Ill.....	500.00
Nellie E. Hatfield, Cushing, Okla.....	1,000.00
Otis B. Mosier, Buffalo, N. Y.....	1,000.00
Chas. L. Fluhrer, Centralia, Ill.....	2,100.00
Henry Komber, Highlandtown, Mo.....	250.00
Harold V. Tipton, Arkansas City, Kan.....	2,000.00
Wm. H. Von Weller, Indianapolis, Ind.....	1,000.00
Wm. F. Salzmann, Marion, Ind.....	1,000.00
Wm. P. Stephens, Charleston, Ill.....	1,100.00
Bessie E. Denlinger, Dayton, Ohio.....	500.00
Chas. F. Sloan, Decker, Ind.....	850.00
Stella Browning, Robinson, Ill.....	1,200.00
Eliz. Miller, Cedar Rapids, Iowa.....	1,000.00
Samuel J. Doran, Birmingham, Ala.....	1,000.00
Jerry A. Thornton, Marshall, Tex.....	1,000.00
Jenette Devore, Danville, Ill.....	250.00
Henry H. Sturdevant, Troy, O.....	1,000.00
Chas. F. Griggs, Sherman, Tex.....	2,400.00
Aaron A. Kammerer, Garrett, Ind.....	1,000.00
Albert A. Davis, New Philadelphia, Ohio.....	2,000.00
Elka Holberg, Baltimore, Md.....	500.00
Emma Fischer, Columbia City, Ind.....	250.00
Jno. D. Slade, Jr., Lincoln, Neb.....	1,000.00
Elsie A. Loudy, Bement, Ill.....	1,000.00
Edgar W. Weston, Floyd, Iowa.....	900.00
Lorene S. Cole, Stanton, Neb.....	500.00
David E. Green, Dallas, Tex.....	500.00
Winnie Klock, Louisville, Ky.....	1,000.00
Zora F. A. Mechling, Lima, O.....	500.00
Wm. M. Morrow, Bedford, Ind.....	1,000.00
Emma L. Blanchard, Champaign, Ill.....	250.00
Wm. E. V. Duncan, Malvern, Ark.....	2,000.00
Total.....	\$ 39,750.00

Total Paid to Beneficiaries Since Organization.....\$13,042,667.55

Report of Supreme Keeper of Tribute, Tribe Ben-Hur, January 7, 1915, Showing Amount of Benefit and Emergency Funds and How Invested.

Elston National Bank, Crawfordsville, Ind.....	\$ 125,405.30
First National Bank, Crawfordsville, Ind.....	5,000.00
Citizens' National Bank, Crawfordsville, Ind.....	5,000.00
Crawfordsville State Bank, Crawfordsville, Ind.....	10,000.00
Farmers & Merchants' Trust Co., Crawfordsville, Ind.....	5,000.00
Real Estate (Home Office).....	186,597.63
Real Estate (Adjacent Property).....	23,117.60
Real Estate (Old Home Office).....	15,971.15
First Mortgage (Real Estate Loans).....	261,325.00
Invested in Municipal and County Bonds.....	739,077.62
Cash in Office.....	50.00

Total Assets.....\$1,376,544.30

Of which there is to the credit of Class A.....\$ 796,462.76

Of which there is to the credit of Class B.....580,081.54

Total.....\$1,376,544.30

State of Indiana.....

County of Montgomery.....S.S.

On this 7. day of January, 1915, personally appeared before me the undersigned, a Notary Public, in and for said County and State, Jno. C. Snyder, Supreme Scribe, and S. E. Voris, Supreme Keeper of Tribute, of the Supreme Tribe of Ben-Hur, personally known to me and who in my presence subscribed to the above statements, and made oath that the same are true and correct, as appears upon the books of the Supreme Tribe of Ben-Hur.

Subscribed and sworn to before me this 7, day of January, 1915.

BELLE S. COLLINS,
Notary Public.

[SEAL]

My Commission expires December 29, 1918.

It Must Be Settled Right

However the battle is ended,
Though proudly the victor comes
With fluttering flags and prancing nags
And echoing roll of drums;
Still truth proclaims this motto
In letters of living light—
No question is ever settled
Until it is settled right.

Though the heel of the strong oppressor
May grind the weak in the dust,
And the voices of fame with one acclaim
May call him great and just;
Let those who applaud take warning
And keep this motto in sight—
No question is ever settled
Until it is settled right.

Let those who have failed take courage,
Though the enemy seemed to have won,
Tho' his ranks are strong, if he be in the wrong,
The battle is not yet done.
For sure as the morning follows
The darkest hour of the night,
No question is ever settled
Until it is settled right.

—Ella Wheeler Wilcox.

General Lew Wallace

(By HON. M. D. WHITE.)

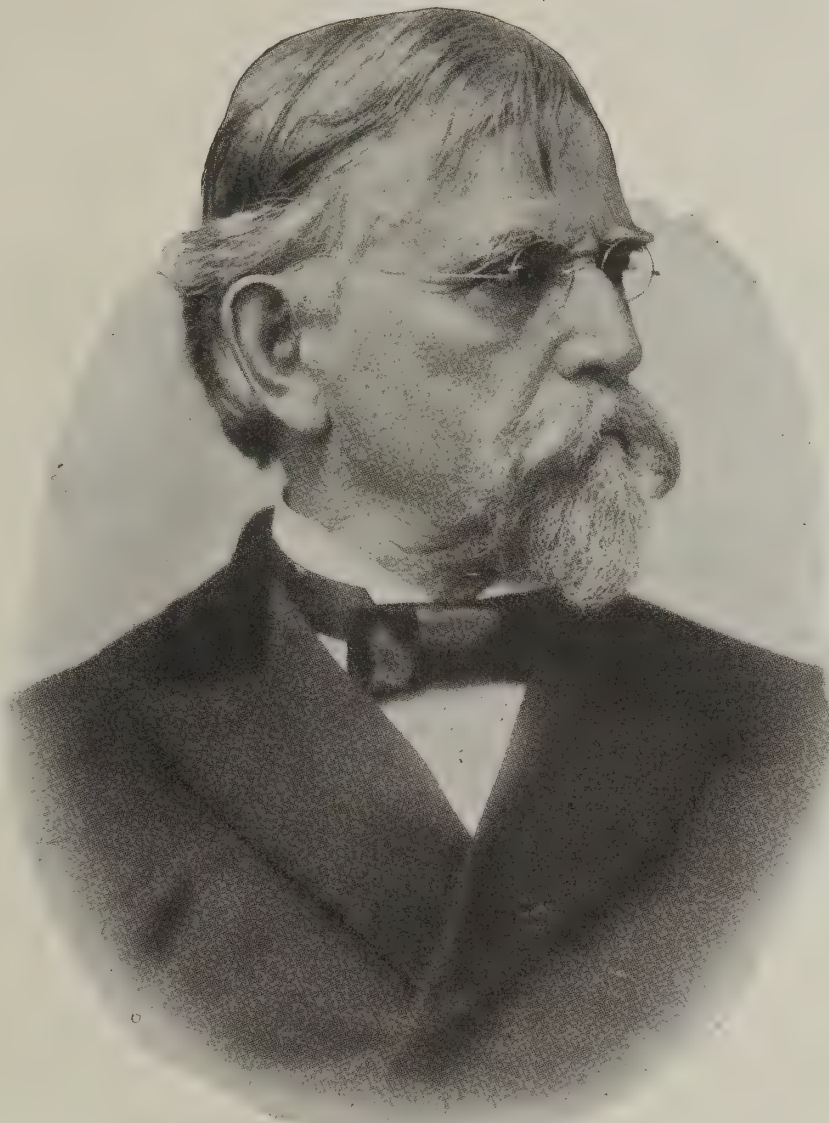
There are few people who have not heard of Major-General Lew Wallace. They knew him as a brave and dashing General of the Union Army in the late rebellion. They also know him as an able and efficient territorial Governor of New Mexico; also as an Ambassador to the Sultan's Empire; but the whole civilized world know him as the author of *Ben-Hur* and other valuable works. Yet, those occupations take up but a brief portion of his active life.

I have been asked many times what that occupation was, and of course there was but one answer,—he was a lawyer and spent most of his active life in the profession of law. I am sometimes asked if he was a great lawyer; my answer has been, "No, he was not a great lawyer, but he was as great a lawyer as he ever pretended to be." I want to add right here that where a client might have engaged a better lawyer, he never could have employed a truer lawyer. Lew Wallace, (for that is what I am going to call him while I speak of him) as a lawyer, was as true a man to his client as ever lived. He made his client's interests his own personal affair. To illustrate; I wish to state that I had a good chance to know Lew Wallace, for I read law with him for one year, and then he offered me a full partnership, which I gladly accepted.

I think if Lew Wallace had brought his mind to bear as strictly on the acquisition and practice of law, as he did on the production of the book *Ben-Hur*, he would have ranked among the most able technical lawyers of Indiana. He must have begun the practice of law at the age of eighteen or nineteen years. He was born in the year 1827 and was practicing in the lower courts in 1845-6; a mere boy.

It seems to me if there is anything in heredity Wallace ought to have been a natural lawyer. He came from a family on both sides, that produced good lawyers. His father was engaged all his life in making, practicing or deciding matters of law.

Lew Wallace's father represented his county as a law maker three times



Lew Wallace.

in the Legislature and was then elected Lieutenant-Governor, which he held for two terms. Then he was elected Governor and finally was Judge of the court in the city of Indianapolis. Thus you see, Lew Wallace would seem to have breathed a legal atmosphere from the beginning of his life to the end.

In 1846 he volunteered and went to the war with Mexico. He was but a mere youth then. To illustrate; I will give an incident which he told me about after he had volunteered. He said, "It was about two weeks before we started for Madison, Indiana, I was at home all the time. I said not one word to my father about being a volunteer, neither did my father say a word to me about my volunteering. The morning when I started away, when we were in line about ready to start, my father came walking up to me, and taking me by the hand, he said, 'My son, you are going away a boy, come back home a man,' then he turned and walked away, not saying another word, not even goodbye to me, but those words sunk deep into my heart, and I never forgot them all the time I was gone." I think he

never forgot them all the time he lived, for Lew Wallace was a manly man.

In 1848 Wallace left Indianapolis and went to Covington, Indiana, where he opened an office for the practice of law. Like all young lawyers he had to wait and like most young lawyers he was very poor. How he got into a lucrative practice, it is worth while to read the descriptions that he gives in his autobiography.

In 1850 Wallace was chosen the nominee by his party for the office of Prosecuting Attorney for the circuit composed of six counties, and was elected. The counties contained as able lawyers as there was in the State of Indiana. Such men as Lane, Wilson and Wilson; also such able lawyers in Lafayette as Baird, Huff, Gregory and Pettit; also Edward A. Hannegan of Covington. All splendid lawyers and fine criminal lawyers, in fact you might say; highly technical lawyers, and yet in the four years that Wallace held the office, (for he was twice elected), he told me that he never had an indictment quashed. This is why I previously stated, if he had given the strict at-

tention to law that he did to the production of *Ben-Hur*, he might have ranked as a great lawyer, as it was Lew Wallace was above the average lawyer.

He was a man of fine appearance before a jury, very fluent and used the purest and best of language. In his gestures he was energetic rather than graceful; his rival at the bar, James Wilson, was also a very fine orator, and in gesture was very graceful and impressive. The two were generally pitted against each other.

I have sometimes thought that Wallace was too original to be a good lawyer. He would study the theory of his case, arrive at the conclusion of what he thought was right, and then adhere to his theory. If he was overruled and the objection was sustained, he was apt to get into a controversy with the court. In fact when he made up his mind that the law should be as he had studied it he did not seem to heed precedents or care much for the decisions of the Supreme Court, which generally put him to a disadvantage with the court and with the jury. I would not have you to understand that Wallace was not a successful man in winning some very hard fought cases.

I wish to speak of one great murder case in which Wallace participated, assisting the Prosecuting Attorney. I was employed to defend the prisoner. I think one of the most atrocious murders ever committed in the county was the killing of an old man down in the north part of Crawfordsville, one night by a young man by the name of Brown. Wallace was employed to assist the Prosecutor in the case and in fact he took the lead in the case and conducted it all the way through. Two lawyers, the late Judge Naylor and the late Judge Hurley, were employed by the defendant. The murder was really unprovoked, there was really no defense for the murderer, but on the morning that the trial was to come off, two relatives of the prisoner came to me and wanted to employ me in the defense. It was a rather singular employment. I told them I would take the employment with the consent of the other two gentlemen, who had been on the case from the beginning. They saw the gentlemen, who very readily consented. My employment was conditional.—I was to keep the defendant from hanging if I could, but I must not acquit him, get him to the penitentiary for life, and I went into the case with that understanding.—I must not let him hang, I must not acquit him, but let him go to the penitentiary for life.

Wallace conducted the case with great ability. He made joint work of his evidence, which was so strong it could not be broken. Our plea of "not guilty" was founded on the fact of the prisoner's insanity at the time he had committed the deed. We did our best with that, but Wallace swept that away by his evidence. When we were through with the evidence and the arguments came, the Prosecuting Attorney opened the case, Naylor and Hurley followed him, and Wallace

followed them, under our statutes I made the concluding speech for the defense.

During the taking of the evidence I thought I saw several technical places where I could make a stand for the defense, but when Wallace got through with his speech, he had swept away every point where I saw a stand might be made. The fact that Wallace had called for the extreme penalty of the law, "death," was the only real thing that I had to appeal to the jury. Hurley and Naylor having spoken before Wallace, he had attacked and demolished all that they had said, and had anticipated almost everything I was going to say, but the vigor with which he demanded the penalty of death, I thought gave me a chance to appeal to the sympathy and higher civilization of the jury.

Among other appeals for the death penalty, Wallace quoted the example of George Washington, who signed the death penalty of Major Andre, the British spy who had been captured in his errand to Benedict Arnold. In my answer I said that Mr. Wallace had forgotten to say to the jury that the death penalty was so abhorrent to Washington that when he signed the death warrant, his biographers tell us that he mingled his tears with the ink that wrote his name. At that time Wallace was Captain of a company known as the Montgomery Guards, the most famous company in the State of Indiana. I told the jury I could see but one motive in Wallace being so insistent on the death penalty in this case, that he was the Captain of the Guards, and if he could get the jury to inflict the death penalty, he would have his Guards on hand at the execution, and if they could stand the sight of blood or death, if ever a war should break out and he had that privilege, Captain Wallace would take his men to war, but if they could not, they would stay at home. I had no idea how deeply that would cut Wallace, for he held the Guards as "the apple of his eye".

The arguments closed and the jury was instructed. Court adjourned for the afternoon. Along about dusk I went down in front of the Court House and Wallace arrived there about the same time. We began to talk about the case, and at the mention of the controversies we had, Wallace in his quick sharp manner turned to me and said, "I don't see why you should lug into your arguments the Montgomery Guards, I do not see that they had anything to do with the case". I said, "Well I do not either, but you ought to have permitted me any privilege. You know that I did not have a thing to stand on, the points I had in my mind to make a stand on you anticipated in your speech and swept everything from under me and you ought to forgive me for almost anything I might say in the arguments". He laughed, threw his hand over my shoulder and said, "Well, let us take a walk". We talked over the case and I said I thought he had made one of the best speeches I had ever heard him make and we separated and met in the court room the next morning. The jury returned a verdict of murder in the first degree, that "the defendant suffer imprisonment for life."

From that time until 1861 Wallace and I were always employed against each other. Sometimes a man would come to employ me in his case, and I would tell him I had been employed on the other side. Frequently I would be asked who would be a good man to employ on the other side and I always told them Lew Wallace, and

so I am satisfied it often happened with him, he would refer them to me; consequently I had a good opportunity of knowing much about Lew Wallace as a lawyer. I not only studied law with him, but I was a partner with him for five years and then for the balance of his life that he practiced law we were almost always antagonists, but always friends.

It should not be forgotten that when Wallace came to write his biography, he put of record the fact that he considered the practice of law detestable, and taking that fact into consideration, I wonder that he was as good a lawyer as he was. I again say, if he had taken the same pains to acquaint himself with the law that he took to study the materials out of which he wove *Ben-Hur* he might have been a very able technical lawyer.

A Great Opportunity

(By HERBERT N. CASSON.)

What is the matter with the United States? I have been residing in London since the beginning of the war, and have been hearing this question asked on all sides. I have never heard any satisfactory answer. No one seems to know.

Why are the American factories not running night and day? Why are the railroads not opening up new territories and getting ready for the millions of immigrants who have already made up their minds to leave Europe as soon as the war is over? Why are there not fifty American drummers in London, right now, trying to sell \$200,000,00 worth of American goods in the place of the goods that were bought last year from Germany and Austria?

Why have advertisers become quitters, just at the time when their advertisements were most needed and most effective in cheering on the business forces of the United States?

From the European point of view, the United States is a haven of peace and security and prosperity. It has no troubles that it dare mention to Belgium or Austria or France or Germany or Servia or Great Britain or Russia.

Every tenth Briton has enlisted. Every tenth Frenchman is at the front. Every tenth Belgium is dead. What does the United States know of trouble?

If I could afford it, I would charter the "Mauretania" and "Lusitania" and convey a party of five thousand American advertisers for a trip of education. I would give them a week in London, a week in Paris, and a week in Antwerp.

I would let them look at the United States from the scene of war. I would give them a look at real trouble. I would let them see trains, ten at a time, five minutes apart, packed with the maimed and the dying.

I would let them hear, from fragmentary survivors, the incredible story of battlefields one hundred and fifty miles wide and armies that are greater than the entire population of Texas.

I would let them see graves one hundred yards long and full, and Belgium, the country that was, but now nothing save twelve thousand square miles of wreckage.

Then, when they began to understand, to some slight extent, the magnitude and awfulness of this war, I would say to them:

"Now, go back and appreciate the United States. Realize your opportunities. Don't start digging trenches when nobody is firing at you. Don't fall down when you have not been hit. Don't be blind to the most glori-

ous chance you have ever had in your life.

"Go back and advertise. Get ready for the most tremendous business boom that any nation ever had. Build your factories bigger. Train more salesmen. Borrow money. Go ahead and thank God that you are alive, and that your family is alive, and that you are living in a land that is at peace, at a time when nearly the whole world is at war."—*The Echo*.

Through the West

(By W. H. OWEN, SUPREME ORGANIZER.)

January 3, I left Crawfordsville for the West in the interest of our Society. Arrived at Pueblo, Colo., on the 6th, where I was joined by Brother J. J. Cassidy, State Manager for Colorado and Nebraska, and Brother C. R. Morris, District Deputy for Pueblo. The meeting at Pueblo was well attended and we received a cordial, fraternal reception by the members of this splendid Court. After the regular order of business Brother Cassidy was introduced by the Chief and made a nice talk pertaining more especially to Fraternalism. The next speaker was your Supreme Organizer and following him was the Chief and Scribe. This Court has a fine membership and are striving hard to reach the Roll of Honor, if the enthusiasm of the membership present could be taken as a guide to future success, this increase will be accomplished in a very short time.

On the 7, Brother Cassidy and myself left Pueblo for Colorado City. This little city is located at the base of Pike's Peak and in reality seems to be a part of Colorado Springs and Manitou. The greater part of the afternoon of the 7, was spent in viewing the wonderful scenery around Pike's Peak and the Garden of the Gods. Brother Cassidy and myself were entertained at the home of Sister Elsie Rickey with a chicken dinner, after which we repaired to the hall which was beautifully and tastefully decorated for the occasion, and found quite a gathering of the members, in fact we were informed that almost the entire membership was in attendance. We were very much impressed with the Fraternal and Christian spirit that prevailed at this meeting. Much credit is due Sister Rickey, who is the Scribe and Deputy of this Court, for the success attained. We feel that our visit was well timed and will be a great benefit and encouragement to the Officers.

January 8, we attended a meeting at Denver. This Court is quite small but enthusiastic and we believe that it has a great future, and on the 9, we left Denver for McCook, Neb. This is a splendid Court and we were enthusiastically received by the members present. The meeting was well attended and we were promised an increase in membership within a short time.

January 12, we arrived at Ord and were joined by Brother Gates, the hustling Deputy for that District. This indeed was a good meeting, one of the best that it has been my pleasure to attend for some time. Here again the speakers were introduced and from the attention and frequent applause we feel that under the management of Brother Gates this meeting will result in much good.

January 14, the two Courts in Lincoln, Neb., held a joint installation of Officers with your humble servant acting as Supreme Chief. All Officers-elect were present and the hall was well filled with members of both Courts and an unusually good program had been arranged for this occasion, which consisted of music,

vocal and instrumental, and speeches followed by a splendid five course banquet. The music was of a very high class and each one who participated in this part of the program was an artist and showed great talent and culture. The selections were mostly Arias from Grand Opera. Brother Walters, who had charge of this part of the program, is entitled to the credit for this feast of music.

The following speakers were called upon and responded: W. H. Robertson, Supreme Captain; J. J. Cassidy, State Manager; Chas. F. Way, Past State Manager; W. B. McGinnis, State Manager of Iowa; Prof. Walters, and your Supreme Organizer and others, and, while it has been my pleasure to attend meetings of the local Courts in Lincoln and other Western cities before, I am frank to say this was one of the greatest, most harmonious union affairs of this kind that has come under my personal observation for years.

January 15, in company with Brother W. B. McGinnis, State Manager of Iowa, we left Lincoln, Neb., for Sioux City, Iowa, but we ran into a "Nebraska blizzard," at Omaha, which kept us there for two days. On the 19, we attended a meeting at Creston, Iowa. Notwithstanding the thermometer stood at 24 below zero, there was a good attendance. This Court is getting large enough to attract attention of some of its sister Courts in the State of Iowa and the loyalty of the members and the social features has been brought about by the hard work and fraternal spirit of Sister Dewey, the Scribe of the Court. We had the pleasure of installing the Officers. And enjoying to the fullest extend the splendid entertainment arranged by the members for this occasion.

Brother McGinnis had arranged for other meetings in the State of Iowa, but they were postponed on account of the cold weather. Among the many things that appealed to me on this Western trip was the apparent prosperity of the people and there was no complaint of hard times west of the Mississippi River. I am conversant with the industrial conditions in our Eastern Cities and I know that thousands of our people are out of employment, but there is no indication of panic through the West. I trust that some of the other Supreme Officers will find it convenient to visit the West in the near future and I can assure them that there is no part of the United States that excels Western hospitality.

He Had One

In a small town in Pennsylvania there is a female preacher. One afternoon she was preparing her sermon for the following Sunday, when she heard a timid knock at the parsonage door. She answered it herself, and found a bashful young German standing on the step. He was a stranger, but the preacher greeted him pleasantly and asked him what he wished.

"Dey say de preacher lift in dis house, hey?"

"Yes, sir."

"Yess? Vell, I vant to kit marriert."

"All right; I can marry you."

The German jammed his hat on his head, turned and hurried down the walk.

"What is the matter?" called the parsoness after him.

"You kits no chance mit me," he called back. "I don't vant you; I haf got a girl already."

Our watchword: Now altogether in unity for 20,000 new members in 1915.

The Wonderful Something

There's a Something that maketh a palace
Out of four little walls and a prayer;
A Something that seeth a garden
In one little flower that is fair;
That tuneth two hearts to one purpose
And maketh one heart of two;
That smiles when the sky is a gray one,
And smiles when the sky is blue.

Without it no garden hath fragrance,
Though it holdeth the wide world's blooms;
Without it a palace a prison
With cells for banqueting rooms;
This Something that halloweth sorrow
And stealeth the sting from care;
This Something that maketh a palace
Out of four little walls and a prayer.

—Selected.

NEWS FROM THE COURTS

Arkansas

DEWITT, ARK.—Tuesday, January 19, DeWitt Court No. 72 was organized. Brother A. S. Bradshaw, State Manager, was present and conducted the initiation of candidates. This Court starts out under most auspicious prospects. We have a fine corps of officers and the members are enthusiastic and ready to as-

co-operate with Brother Hodgson in his efforts to build up the Court.

This address was followed by the rendition on the piano by Sister V. Westendorff of the "Ben-Hur Chariot Race" and which was well executed. Brother Wm. Griffiths then sang one of his own composition, entitled "Hail to Our Chief." Master Carl King was at his best singing "The High Cost of Loving," accompanied on the piano by Miss Vergie King. After an address by Brother J. A. Wallace the Misses Love sang "It's a Long Way to Tipperary," accompanied by Mrs. Zipperer. Brother W. N. Steele, our Supreme Instructor, then addressed the meeting, expressing the pleasure he felt by his visit to Savannah. Mrs. Zipperer followed by a piano solo, which was most efficiently rendered, and Miss Love delightfully sang, "Florine."

A sumptuous luncheon had been prepared by the ladies' committee, presided over by Mrs. T. J. Whetzel, and was much enjoyed by those present. Thus closed one of the most successful meetings held under the auspices of Whitfield Court. The Supreme Officers left on Sunday morning for Jacksonville.

During the sojourn of the Supreme Chief in our city, the guests were delightfully entertained at dinner at the home of Brother and Sister Hodgson. Brother Farr entertained them with an auto ride and they were conducted on a sight seeing trip by Brothers

delicious luncheon. Several beautiful vocal and instrumental solos were rendered, after which the evening's entertainment was ended with a dance. The evening was most pleasantly spent and will long be remembered by those present.

CHICAGO, ILL.—Friendship Court No. 61, of Chicago, is still alive and hard at work. January 26, we had a large attendance and our entertainment committee served ice cream and cake.

The Committee announces the following program for the first quarter of 1915:

February 9. Party for members only. Admission free.

February 23. Be sure and attend this meeting. Something doing.

March 9. Chief's night. Try to bring in an application.

March 23. Grab bag night.

April 6. Party for members and their friends.

April 20. Social. Ice cream and cake.

ENTERTAINMENT COMMITTEE.

DANVILLE, ILL.—A large number of members and friends of Ithamar Court, No. 1, assembled at the K. of C. Hall, East Main Street, Monday evening, February 8. The affair proved to be one of the most thoroughly delightful gatherings held for some time. The special guests for the evening were Jno. C.

to attend our meetings and get acquainted. We are a grand organization working together for good and with fraternity, "There is strength in union." Don't fail to be present March 8. In conclusion, will say that all members are welcome and the latch string is always out at 24 East Main Street on the second and fourth Mondays of each month.

CHIEF.

AURORA, ILL.—Fox River Court No. 508 gave a complimentary Masquerade Ball January 26 free to invited guests, none others being admitted. We had about five hundred present. The idea for giving this ball in this way was to help our Deputy secure members for our Court as this brings him in contact with a desirable class of people. The invitations were so arranged that the name and address of the prospective member was written on each and signed by a member or worker, then turned over to the deputy for his use.

We charged a small sum for the check room and that more than cleared expenses and left us quite a sum for our social fund, we took in \$44.00. We expect to have a class of about sixty (60) for initiation soon and hope to see our Court second to none during the year 1915. As a result of the success of our Masquerade we are requested to give another February 23, to which we will charge an admission.

We were also very much pleased with a



DEGREE TEAM, MULLACH COURT NO. 45, VINCENNES, INDIANA

sist in promoting the interests of the Order.

Our Court meets every Friday night at eight o'clock in the hall over the new Post Office. Plans are being perfected for an open meeting in the near future.

April 16, will be "Fraternal Day" and there will be a union meeting of all the lodges in the city. We hope to have our State Manager present on that occasion, and make it a memorable day for the Fraternal Orders in our city.

Georgia

SAVANNAH, GA.—The Fourth Anniversary of Whitfield Court No. 7 was celebrated on Friday, February 12, at the De Kalb Hall, the meeting being called to order by Chief T. J. Whetzel, and was of special interest to the members from the fact that our Supreme Chief, Dr. R. H. Gerard, Supreme Instructor W. N. Steele, and State Manager J. A. Wallace were present. They were greeted with a large attendance of members. At the conclusion of the business session prospective members and invited guests entered the hall and the social part of the meeting was commenced. District Manager John Hodgson, with a few well chosen remarks introduced W. G. Sultive, who in a most creditable manner welcomed the guests to Savannah. Dr. R. H. Gerard in replying, after giving a graphic description of the growth of the Order, urged the members of Whitfield Court to

Bentley, Farr, Muller, Gardner, Ojier, Whitzel, Hodgson and Dr. Morrison.

The members of Whitfield Court are very grateful for the visit of our Supreme Chief to our city, and feel it will be productive of much good to the growth of our Order in this vicinity.

DEPUTY.

ATLANTA, GA.—Tuesday evening, February 9, Dixie Court No. 2 held their regular meeting. A splendid corps of officers has been elected and the prospects for the coming year are most promising indeed. After a short business session we had the initiation of three new members. Dr. R. H. Gerard, our Supreme Chief, W. N. Steele, Supreme Instructor, were with us, and their presence was highly appreciated. Each gave a pleasing short address, after which Court closed in due form and a most sumptuous banquet was served by the good sisters of our Court. It was a most pleasant affair and will long be remembered by those present.

A. G. McMANN.

Illinois

MADISON, ILL.—The members of Madison Court No. 200 and Granite City Court No. 144 were most royally entertained by a lecture upon the book Ben-Hur given by Brother Harry Michael, Supreme Lecturer, who was assisted by Brother H. J. McGinnis, our State Manager. After the lecture Madison Court No. 200 entertained the large audience with a

Snyder, Supreme Scribe, of Crawfordsville, Ind., Morgan Hundley, of Urbana, and Judge I. A. Love, of this city. During the evening the following program was rendered:

Opening of the Meeting....Mrs. L. J. Bahls
Opening Ode.....Assembly
Piano Solo—Selected.....

MISS GRACE GARRETT
Address of Welcome.....Judge I. A. Love
Vocal Solo—"The Race Track" (Straus)..
H. Y. Mercer
Reading—"Jim" (James Whitcomb Riley)..
Miss Theodosia Dwigins
Cornet Solo—"A Perfect Day" (Carrie Jacobs Bonds).....Miss Marjorie Rouse
Vocal Solo—Grand Opera Selection.....
Mrs. Ike Levin
Reading—Selected.....Miss Frances Burchitt
Vocal Solo—Selected.....Miss Janet Freeman
Remarks for the Good of the Order.....
L. M. Hundley
Vocal Solo—"Annie Laurie".....H. Y. Mercer
Address—"Tribe of Ben-Hur".....Jno. C. Snyder
Closing Ode.....Assembly
Benediction.....Judge I. A. Love
Ithamar Court No. 1 is wide-awake and doing great things. At our roll call every officer is found at his post. It is the duty of the members to attend Court meetings and to increase our membership. It is for your own protection and the blessing it would bring to others, especially to women and children. We have a splendid membership of nearly six hundred, but a goodly number are in the stay-at-home class. Suppose death or even sickness should come to these absent members of our own Court, could you expect us to be interested with brothers and sisters we have never met before? And still such is the case. I would urge upon the members

visit from Brother H. J. McGinnis, State Manager, from Crawfordsville; we are always pleased to welcome visiting members to our Court.

G. B. R.

CHICAGO, ILL.—Onward Court No. 68 had a most interesting session at their regular meeting Tuesday, February 9, it was one of our "old time dime socials". The following pleasing program was rendered to the delight of all present:

Ben-Hur March....Sister Birdie E. Brougham
Imitation of an Italian Making Love to His Girl (in dialect, repeating what her little brother saw when his sister's fellow called; lights out).....Miss Gladys Hicks
Piano Solo.....Miss Alice Corson
Sword Dance, Scotch and Irish.....Miss Bella Sellers
Fancy Dances.....
Piano accompaniment by Miss Hazel Peterkin
Piano—Selections.....Mr. John Schroeder
Vocal Selections.....
Mrs. Brougham and Miss Brougham
Popular Vocal Selections.....
Roy Wert, Jno. Schroeder, Birdie Brougham
Dancing.....Miss Alice Corson,
Orchestra

It is impossible to mention the various members who are deserving of special mention, nevertheless those who participated and assisted are entitled to great credit for the success of the affair. We hope to have many more of such interesting meetings.

SCRIBE.

OBLONG, ILL.—Our little Court, Gem No. 456, has not yet been mentioned in THE CHARIOT, but we have something for you at this time.



Published monthly by the Supreme Tribe of Ben-Hur, Crawfordsville, Indiana

Office of
THE SUPREME TRIBE OF BEN-HUR
Crawfordsville, Indiana

GILBERT HOWELL, Editor
Crawfordsville, Indiana

Subscription Price, 25 Cents Per Year

Address all communications to THE CHARIOT
Crawfordsville, Indiana

Entered as second class matter, December 10, 1912, at the post office at Crawfordsville, Indiana, under the Act of August 24, 1912.



MARCH, 1915

Our watchword: Now altogether in unity for 20,000 new members in 1915.

*"If only myself could talk to myself
As I knew him a year ago,
I could tell him a lot
That would save him a lot,
Of the things he ought to know."
—Kipling.*

THE great trouble with the school of experience is that the course is so long that the graduates are generally too old to go to work.

THE time to get protection is when you are well and strong. After you get sick or crippled by accident you cannot get insurance.

WE HOPE to give in the April CHARIOT the itinerary of our Supreme Chief, who is on a tour through the South and East, and we believe great good will result from his visits to the Courts.

THE CHARIOT is in receipt of resolutions from Harmony Court No. 8, of Ord, Nebraska, upon the death of Brother Cyrus H. and Sister Ella M. Snow, and would join with the friends in expression of sympathy. We regret that limited space will not permit the printing of the resolutions in full.

IN THE February CHARIOT we suggested correspondence from the War Veterans and shall hope the old soldiers will feel perfectly free to write us along the lines suggested, as in all probability it will be a source of much satisfaction to the old Comrades, and THE CHARIOT would be glad to serve them at any and all times.

THE CHARIOT is glad indeed to note the safe return of Captain C. H. Robinson, Editor of the *Western Review*, of Chicago, Illinois, who has been on an extended trip through England, leaving America at the close of the session of our National Fraternal Congress of America at Niagara Falls. We shall anticipate an account of his experience in the War Zone in future issues of the *Western Review*.

THE friendly rivalry between the States of Illinois and Indiana and the States of Iowa and Missouri, we believe will bring great results, and if the State Managers in other States can arrange a similar contest we believe it would help in the great campaign being waged by Ben-Hur for this term.

In the month of December the State of Illinois was in the lead and in the month of January Indiana secured the greatest amount of business. As we go to press with THE CHARIOT the two States are about equal for the month of February.

WE SHOULD be truly thankful that we are members of a great co-operative system and are privileged to participate in the management of affairs. We can always make our lives useful and helpful.

"ANYONE can carry his burden, however heavy, till nightfall. Anyone can do his work, however hard, for one day. Anyone can live sweetly, patiently, lovingly, purely, till the sun goes down. And this is all that life ever really means."

PRETTY much everything else people undertake in this world is for their own benefit, but fraternalism is unselfish in that it is for the protection of the family. It is not a speculation but an investment, which is for a definite sum from the first moment it is in force until it finally blesses all for whom it is provided.—*Recorder*.

THE New York Fraternal Congress held their Annual Meeting in Albany on February 2. Brother W. H. Owen, Supreme Organizer, of Crawfordsville, Indiana, Brother J. D. Robberts, State Manager of New York, and W.

Wanted—Two experienced District Deputies for the State of North Carolina. Good contract to hustlers and men of character. No others need apply. Address, I. G. Bagwell, State Manager, 78 Starnes Avenue, Asheville, North Carolina.

THE CHARIOT wishes to express the sympathies of our readers to Brother J. George Braun in this hour of his sorrow on the death of his wife which occurred in Louisville, Kentucky, February 2. Sister Braun was a noble hearted wife and mother and was held in the highest esteem by a large circle of friends.

Brother Braun was the Representative to the meeting of the Supreme Tribe of Ben-Hur at the session in 1914, and has served upon a number of Committees of the Supreme Tribe for several years past. He has been Chief of Jehovah Court No. 4 of Louisville for the last seven or eight years.

DON'T carry the thought in your mind, brother, that you are to talk fraternity and carry out its principles only while you are in the Court room. The helpfulness we pledge ourselves to give to others is not re-

DON'T expect to sit in the lodge room with an expression on your face that would sour the milk of human kindness and then expect the other members to hang around you like bees around the honeycomb and give you all the sunny smiles and sugar coated words. Smile a little, be sociable.—*The Herald*.

A Live Wire

THE CHARIOT is in receipt of the "Booster" pamphlet of Aldebaran Court No. 12 of Cedar Rapids, Iowa, which gives the program for each meeting of the Court for the month of February, together with the dates of the social functions, lunches and initiations, and we quote the following from the Bulletin: "BOOST! For 1000 members for 1915—our membership now is 633—largest Court in the State. Help keep it so." "Our net increase for 1914 was 233 new beneficial members. We won the National Prize Banner for 1914. HELP TO KEEP IT. Every name helps." "Be sure and come. Boost for Ben-Hur all the time. Attend all meetings. GET BUSY."

This systematic work is the key to the wonderful success of Brother and Sister Kenyon in their work for Ben-Hur. This Court is certainly a live wire as they have a five piece orchestra organized from among its membership.

Tuesday evening, February 16, was the date set for the Presentation of the National Prize Banner, an account of which we hope to have in the next issue of THE CHARIOT. Aldebaran Court is deserving of great praise, having won the National Prize Banner for two consecutive awards.

Table of Rates

Term Certificates will be issued on approved application at the rates per \$1,000 as given in Table 1, or Whole Life, Death, Accident and Disability certificates will be issued on approved application at the rates per \$1,000 as given in Tables 2 and 3.

Age	Table 1	Table 2	Table 3
18.....	\$0 67.....	\$1 00.....	\$1 05
19.....	68.....	1 02.....	1 07
20.....	69.....	1 04.....	1 09
21.....	70.....	1 07.....	1 12
22.....	71.....	1 09.....	1 15
23.....	72.....	1 12.....	1 18
24.....	73.....	1 15.....	1 22
25.....	74.....	1 19.....	1 26
26.....	75.....	1 22.....	1 30
27.....	76.....	1 26.....	1 34
28.....	77.....	1 30.....	1 38
29.....	78.....	1 34.....	1 43
30.....	79.....	1 39.....	1 48
31.....	80.....	1 44.....	1 53
32.....	81.....	1 49.....	1 58
33.....	82.....	1 54.....	1 64
34.....	83.....	1 59.....	1 70
35.....	84.....	1 64.....	1 77
36.....	85.....	1 71.....	1 84
37.....	86.....	1 78.....	1 92
38.....	87.....	1 84.....	1 99
39.....	88.....	1 91.....	2 07
40.....	89.....	1 99.....	2 16
41.....	90.....	2 07.....	2 25
42.....	91.....	2 15.....	2 35
43.....	92.....	2 25.....	2 46
44.....	93.....	2 35.....	2 57
45.....	94.....	2 45.....	2 70
46.....	95.....	2 56.....	2 83
47.....	96.....	2 67.....	2 96
48.....	97.....	2 80.....	3 10
49.....	98.....	2 93.....	3 26
50.....	99.....	3 06.....	3 42
51.....	1 00.....	3 21.....	3 60
52.....	1 01.....	3 37.....	3 79
53.....	1 02.....	3 54.....	4 00
54.....	1 03.....	3 72.....	4 22
55.....	1 04.....	3 91.....	4 46

†Not admitted after 50 years of age.

Certificates will be issued for \$250, or in additional multiples of \$50 thereafter up to and including \$3,000. In no case will more than \$3,000 be granted on any one life.

A monthly payment, as above, from each member holding a Beneficial Certificate, will be due on the first day of each month, and must be paid to the Scribe of the Court on, or before, the 25th day of each month, without notice.

Members of Class A may voluntarily transfer to Class B in accordance with the Laws, Rules and Regulations without cost or re-examination.

Members of Class B may transfer at attained age without re-examination from Table 1 or 60-year term to the Whole Life (Table 2) or Death and Disability (Table 3) provided such transfer be made five years prior to the expiration of Term Certificate.

CONTEST IS ON AGAIN

A friendly contest has been arranged between the States of Indiana and Illinois and the States of Iowa and Missouri for a period of ninety days. Brother P. O. Bowers, State Manager for Indiana, and Brother H. J. McGinnis, State Manager for Illinois, have marshalled their hosts and are laying great plans for aggressive work.

Brother W. B. McGinnis, State Manager for Iowa, and Brother P. E. Genoway, State Manager for Missouri, have also inaugurated a contest for a similar period.

Each of these contests will commence March 1, and end June 1, 1915. The Court in each State making the greatest net gain of new beneficial members will be awarded, as its permanent property, a Special Prize Banner. The member in the Court which wins the Prize Banner and who secures the greatest number of new Beneficial applications which are in good standing at the close of the contest June 1, will be given a Ben-Hur gold watch (for either lady or gentleman). All members in this contest must be in good standing June 1, 1915.

Each of the States competing in this contest have secured about an equal amount of business during the past year, and therefore, are well matched in this campaign.

The Chariot will watch with much interest the progress of this contest and the results will be published each month.

V. Freeborn, District Manager, were in attendance at the Convention. Proposed legislation for the benefit of Fraternal Beneficial Societies was discussed and a Bill prepared to present to a joint committee of both Houses during this term of the Legislature which is now in Session. State Manager J. D. Robberts was honored by being elected as a member of the Executive Committee.

THE illustration given in this issue of THE CHARIOT of the splendid degree team of Malluch Court No. 45 from Vincennes, Indiana, demonstrates what can be accomplished when the Courts awaken to the benefits secured by membership in the Tribe of Ben-Hur, and although for a time Malluch Court was inactive as to securing new members for Ben-Hur, but they have now seen the error of their inactivity and are proving their loyalty and devotion by adding new members at almost every meeting of their Court. Much credit is due the officers and members for the splendid growth of Ben-Hur which is now being made in the city of Vincennes.

Our watchword: Now altogether in unity for 20,000 new members in 1915.

stricted to the lodge room only, but is good outside as well as inside. If that pledge means anything to you it means a willingness and a desire to be of service to others in every way possible, and that whenever and in whatever form you are brought face to face with the distress of a brother or sister, it is your duty to extend a helping hand. In this way the noblest service of the fraternal society is performed.—*Royal League*.

THE CHARIOT would call attention to the Nation Wide Conference which is to be held in the city of Chicago, February 27, and 28, in the interest of World Peace. Louis P. Lochner, 116 South Michigan Avenue of that city, is the Secretary of the Federation and will be glad to give our readers all particulars, also receive suggestions from those who cannot attend the meeting.

THE CHARIOT believes our Fraternal Beneficial Societies should take an active part in the development of this proposed organization. The preliminary work of organization was completed in Chicago, December 19, but now seeks to gain a wider and broader field by enlisting men from everywhere in this world movement.

Roll of Honor

The Roll of Honor is made up by States, the Courts being grouped in consecutive order for each State according to the number of Beneficial members in good standing on the 15th day of January, 1915.

New York

1 Star of B'thleh'm 37, Buffalo, N. Y.	1702
2 Palestine No. 2, Olean, N. Y.	444
3 Edw. Lauterbach, 84, New York, N. Y.	387
4 Genesee Valley, 18, Rochester, N. Y.	268
5 Jefferson No. 24, Watertown, N. Y.	227
6 Olean, No. 43, Olean, N. Y.	148
7 Ithamar No. 1, Auburn, N. Y.	133
8 Arrius, No. 9, Geneva, N. Y.	126
9 Balthasar No. 77, Troy, N. Y.	115
10 Electric City, No. 75, Schenectady, N. Y.	110

Indiana

1 Ben-Hur No. 15, Ft. Wayne, Ind.	1093
2 Balthasar No. 9, Crawfordsville, Ind.	850
3 Crescent City No. 122, Evansville, Ind.	804
4 Simonides No. 1, Crawfordsville, Ind.	775
5 Esther No. 4, Terre Haute, Ind.	662
6 Marion No. 48, Marion, Ind.	599
7 Princeton No. 43, Princeton, Ind.	439
8 Malluch No. 45, Vincennes, Ind.	405
9 Vigo No. 126, Terre Haute, Ind.	387
10 Wabash No. 28, Wabash, Ind.	368
11 Washington, No. 169, Washington, Ind.	363
12 Unity No. 350, Indianapolis, Ind.	343
13 Beech Tree No. 211, South Bend, Ind.	338
14 Star No. 277, Indianapolis, Ind.	329
15 Logansport No. 233, Logansport, Ind.	322
16 Vanderburgh, 127, Evansville, Ind.	315
17 Huntington No. 68, Huntington, Ind.	294
18 Orontes No. 77, Shelbyville, Ind.	291
19 Oolitic, No. 54, Bedford, Ind.	287
20 Kokomo No. 33, Kokomo, Ind.	279
21 Kendallville No. 20, Kendallville, Ind.	277
22 Antioch No. 12, Garret, Ind.	261
23 South Bend, No. 41, South Bend, Ind.	254
24 Evening Star, No. 231, Evansville, Ind.	252
25 Germania No. 165, Evansville, Ind.	251
26 Chariot No. 38, Lafayette, Ind.	247
27 Elkhart No. 72, Elkhart, Ind.	246
28 Queen City, No. 153, Marion, Ind.	240
29 Maple City No. 125, LaPorte, Ind.	229
30 Columbia City 92, Columbia City, Ind.	215
31 Rigle No. 86, Michigan City, Ind.	213
32 Iris No. 32, Anderson, Ind.	210
33 Vincennes No. 243, Vincennes, Ind.	204
34 Ft. Wayne No. 96, Ft. Wayne, Ind.	202
35 Boonville No. 59, Boonville, Ind.	202
36 Harmony No. 304, Logansport, Ind.	191
37 Bismarck No. 134, Terre Haute, Ind.	191
38 Greencastle No. 102, Greencastle, Ind.	187
39 Aldebaran No. 16, Peru, Ind.	184
40 Richmond, No. 42, Richmond, Ind.	177
41 Evansville No. 10, Evansville, Ind.	176
42 Posey No. 105, Mt. Vernon, Ind.	169
43 Decatur No. 156, Decatur, Ind.	168
44 Corydon, No. 184, Corydon, Ind.	163
45 Castalia No. 13, Muncie, Ind.	158
46 Sandborn No. 67, Sandborn, Ind.	145
47 Owensville, No. 104, Owensville, Ind.	140
48 Jewel No. 334, Michigan City, Ind.	140
49 Freelandville No. 91, Freelandville, Ind.	125
50 Hartford City, 36, Hartford City, Ind.	124
51 Frankfort No. 2, Frankfort, Ind.	122
52 Grandview, No. 150, Grandview, Ind.	122
53 Progressive No. 166, Hammond, Ind.	118
54 French Lick No. 200, French Lick, Ind.	115
55 Tennyson No. 203, Tennyson, Ind.	112
56 Rockport No. 135, Rockport, Ind.	112
57 Navillus, No. 99, Sullivan, Ind.	108
58 Bethel No. 205, Griffin, Ind.	108
59 Bluffton, No. 7, Bluffton, Ind.	107
60 Antares, No. 39, Tipton, Ind.	104
61 Crab Orchard No. 218, Kleiner, Ind.	103
62 Howell No. 270, Howell, Ind.	100

Kentucky

1 Kentucky No. 11, Louisville, Ky.	1054
2 Jehovah No. 4, Louisville, Ky.	413
3 Ludlow No. 9, Ludlow, Ky.	355
4 Newport No. 1, Newport, Ky.	219
5 Covington No. 2, Covington, Ky.	214
6 Henderson No. 3, Henderson, Ky.	198
7 Ilderim No. 14, Louisville, Ky.	177
8 Mizpah No. 8, Bellevue, Ky.	129

Ohio

1 Portsmouth No. 109, Portsmouth, O.	941
2 Ilderim, No. 1, Dayton, O.	679
3 Forest City No. 15, Cleveland, O.	499
4 Esther No. 4, Hamilton, O.	458
5 Crockery City No. 111, E. Liv'r'l, O.	413
6 Ben-Hur No. 7, Findlay, O.	346
7 Washington No. 43, Toledo, O.	329
8 Canton No. 57, Canton, O.	319
9 Mars No. 151, Cincinnati, O.	298
10 Springfield No. 31, Springfield, O.	296
11 Balthasar No. 3, Cincinnati, O.	271
12 Lincoln No. 23, Lima, O.	246
13 Lew Wallace No. 189, Dayton, O.	244
14 Aldebaran No. 14, Youngstown, O.	220
15 Toledo No. 34, Toledo, O.	202
16 Butler No. 99, Hamilton, O.	186
17 Eros No. 5, Mt. Vernon, O.	183
18 Bellefontaine No. 12, Bellefontaine, O.	173
19 Alpha No. 18, Newark, O.	168
20 Ithamar No. 8, Marion, O.	167
21 Liberty No. 70, Cummins, O.	167
22 Star of Valley No. 113, Wellsville, O.	140
23 Sidney, No. 19, Sidney, O.	123
24 Cincinnati No. 56, Cincinnati, O.	123
25 Iris, No. 20, Tippecanoe City, O.	119
26 Riverside No. 49, Shelby, O.	116

27 Putnam, No. 62, Columbus Grove, O.	114
28 Victory No. 176, Cincinnati, O.	110
29 Piqua, No. 18, Piqua, O.	107
30 Ideal No. 44, Bowling Green, O.	101

Nebraska

1 Capitol City, No. 23, Lincoln, Neb.	797
2 Lincoln No. 118, Lincoln, Neb.	380
3 Mecca No. 13, Omaha, Neb.	378
4 Harmony No. 28, Ord, Neb.	183
5 Arrius No. 32, Scotia, Neb.	154
6 York No. 61, York, Neb.	142
7 North Nebraska No. 9, Norfolk, Neb.	141
8 Omaha No. 110, Omaha, Neb.	131
9 Osceola No. 39, Osceola, Neb.	118
10 Fullerton No. 6, Fullerton, Neb.	116
11 Esther No. 21, David City, Neb.	114
12 Balthasar No. 14, Wayne, Neb.	103
13 Stanton, No. 10, Stanton, Neb.	102

Illinois

1 Triumph No. 17, Decatur, Ill.	682
2 Ithamar No. 1, Danville, Ill.	570
3 Centralia No. 153, Centralia, Ill.	454
4 Caledonia No. 59, Urbana, Ill.	433
5 Valhalla No. 63, Chicago, Ill.	414
6 E. St. Louis No. 136, E. St. Louis, Ill.	357
7 Damascus No. 41, Springfield, Ill.	334
8 Friendship No. 61, Chicago, Ill.	313
9 Mira No. 97, Mt. Carmel, Ill.	310
10 Superior No. 372, South Chicago, Ill.	305

46 Clay No. 108, Flora, Ill.	118
47 Jacksonville, 215, Jacksonville, Ill.	117
48 Cairo No. 171, Cairo, Ill.	117
49 St. Francisville No. 100, St. F., Ill.	114
50 Mt. Carmel, No. 453, Mt. Carmel, Ill.	110
51 Decatur No. 243, Decatur, Ill.	109
52 Vlastimel No. 186, Chicago, Ill.	109
53 Germania No. 82, Chicago, Ill.	107
54 St. Joseph, No. 3, St. Joseph, Ill.	103
55 Humrick, No. 47, Humrick, Ill.	101
56 Effingham No. 36, Effingham, Ill.	101
57 Quincy No. 20, Quincy, Ill.	100

Iowa

1 Aldebaran No. 12, Cedar Rapids, Ia.	582
2 Melchior No. 3, Waterloo, Ia.	513
3 Tirzah No. 3, Mason City, Iowa	466
4 Roman No. 98, Sioux City, Ia.	258
5 Jewel No. 2, Council Bluffs, Ia.	247
6 Cedar Rapids, No. 65, Cedar Rapids, Ia.	235
7 Banner No. 29, Sioux City, Ia.	182
8 Ben-Hur No. 15, Oskaloosa, Ia.	179
9 Unity No. 54, Marshalltown, Ia.	163
10 Clinton No. 28, Clinton, Ia.	155
11 Star, No. 41, Creston, Ia.	113

Missouri

1 Carnation No. 7, Kennett, Mo.	542
2 Century No. 26, St. Louis, Mo.	360
3 Morehouse No. 10, Morehouse, Mo.	222
4 Sikeston No. 9, Sikeston, Mo.	213

SPECIAL PRIZE OFFER



BEN-HUR RUG

Any Court or member who will secure \$10,000 of new business between the date of February 1, and April 15, 1915, will be given one of the above beautiful Ben-Hur emblematic rugs as a prize. This rug is a high grade of Royal Wilton, guaranteed all worsted, fast colors, has heavy back and will lay smooth on any hardwood floor. It is made in the colors of the Order, red, yellow, and black, and the design is worked out most beautifully. The price of this rug is \$8.00.

The terms upon which this prize is awarded will be; that the new members secured must be in good standing on the books of the Supreme Scribe after the April report has been received from the Scribe of the Court and properly credited upon the books of the Supreme Tribe.

P. H. Gerard.
Supreme Chief

Crawfordsville, Ind.
March 1, 1915.

11 Galesburg No. 50, Galesburg, Ill.	299
12 Balthasar, No. 2, Champaign, Ill.	283
13 J. C. Hale, No. 149, Mattoon, Ill.	263
14 Aurora No. 508, Aurora, Ill.	238
15 Miriam No. 11, Kensington, Ill.	238
16 Lawrenceville, 86, Lawrenceville, Ill.	237
17 Metropolis No. 181, Metropolis, Ill.	223
18 Harrisburg No. 116, Harrisburg, Ill.	219
19 Granite, No. 144, Granite City, Ill.	214
20 Pullman No. 42, Pullman, Ill.	207
21 Danville, No. 474, Danville, Ill.	205
22 Mizpah No. 7, Rockford, Ill.	204
23 Grayville No. 28, Grayville, Ill.	201
24 Guiding Star No. 271, Springfield, Ill.	200
25 Waukegan, No. 76, Waukegan, Ill.	200
26 Mt. Vernon No. 115, Mt. Vernon, Ill.	180
27 Linne No. 262, Rockford, Ill.	179
28 Melchior No. 27, Charleston, Ill.	165
29 Auburn, No. 49, Auburn Park, Ill.	165
30 Egyptian, No. 56, Carmi, Ill.	161
31 Fairfield, No. 101, Fairfield, Ill.	159
32 Garfield No. 64, Chicago, Ill.	157
33 Columbia No. 74, Chicago, Ill.	157
34 Paris No. 4, Paris, Ill.	155
35 Chicago No. 15, Chicago, Ill.	154
36 Litchfield No. 169, Litchfield, Ill.	149
37 Olney, No. 12, Olney, Ill.	147
38 West Salem, No. 31, W. Salem, Ill.	146
39 St. Clair No. 250, E. St. Louis, Ill.	145
40 Voduan No. 333, Chicago, Ill.	137
41 Robinson No. 48, Robinson, Ill.	135
42 Kankakee No. 91, Kankakee, Ill.	135
43 Kewanee, No. 258, Kewanee, Ill.	133
44 Chicago No. 66, South Chicago, Ill.	126
45 F. L. Riegr No. 281, Chicago, Ill.	120

5 Independence No. 159, Dexter, Mo.	207
6 Simonides No. 61, St. Louis, Mo.	156
7 Sedalia No. 39, Sedalia, Mo.	145
8 Golden Rod No. 22, St. Joseph, Mo.	140
9 Victory, No. 74, Kansas City, Mo.	109
10 Poplar Bluff No. 65, Poplar Bluff, Mo.	108
11 Crescent City No. 43, St. Louis, Mo.	101

Pennsylvania

1 Keystone No. 1, Bradford, Pa.	468
2 Pioneer No. 42, Scranton, Pa.	386
3 Lew Wallace No. 17, Meadville, Pa.	307
4 Arrius No. 4, Braddock, Pa.	251
5 New Kensington, 11, N. Kensington, Pa.	250
6 Harmony No. 43, Sharon, Pa.	227
7 Rigel, No. 9, New Castle, Penn.	222
8 Trevlyne No. 12, Jeannette, Pa.	208
9 Sharon No. 13, Sharon, Pa.	118
10 Washington, No. 23, Washington, Pa.	104

Tennessee

1 Usona No. 36, Memphis, Tenn.	391
2 Jere Baxter No. 12, Nashville, Tenn.	171
3 Ben-Hur No. 1, Knoxville, Tenn.	104

Texas

1 Lone Star No. 1, Ft. Worth, Tex.	310
2 Simonides No. 11, Marshall, Tex.	218
3 Greenville No. 39, Greenville, Tex.	202
4 Tirzah No. 10, Dallas, Tex.	167
5 Arrius No. 68, Wichita Falls, Tex.	132
6 Ben-Hur No. 5, Houston, Tex.	132
7 Ithamar No. 3, Cleburne, Tex.	132
8 Denison No. 94, Denison, Tex.	111

Michigan

1 Eros No. 27, Saginaw, Mich.	302
-------------------------------	-----

2 Queen No. 43, Battle Creek, Mich.	204
3 Kalamazoo, No. 4, Kalamazoo, Mich.	190
4 Ilderim No. 9, Jackson, Mich.	171
5 Cadillac No. 44, Detroit, Mich.	171
6 Ben-Hur No. 1, Flint, Mich.	157
7 Fort No. 180, Detroit, Mich.	132
8 Mars No. 31, Bay City, Mich.	126
9 State No. 150, Detroit, Mich.	112
10 Amrah, No. 54, Muskegon, Mich.	110
11 Star, No. 41, Midland, Mich.	103

W. Virginia

1 Parkersburg No. 1, Parkersburg, W. Va.	280
2 Gerard No. 19, Parkersburg, W. Va.	114

Washington

1 Tacoma No. 2, Tacoma, Wash.	273
2 Oriental No. 6, Seattle, Wash.	162
3 Ben-Hur No. 3, Bellingham, Wash.	123
4 Purity, No. 13, Buckley, Wash.	101

California

1 Simonides No. 4, Los Angeles, Cal.	254
2 Live Oak No. 32, Oakland, Cal.	132
3 Los Angeles, No. 19, Los Angeles, Cal.	105
4 Mizpah No. 1, San Francisco, Cal.	104

District of Columbia

1 Washington No. 1, Washington, D. C.	247
---------------------------------------	-----

Arkansas

1 Egyptian No. 4, Paragould, Ark.	234
2 Esther No. 3, Jonesboro, Ark.	235
3 Century No. 10, Wynne, Ark.	112
4 Rector No. 6, Rector, Ark.	100

Kansas

1 Junction City No. 2, Junction City, Kan.	208
2 Gaspar No. 1, Kansas City, Kan.	102

Louisiana

1 Star of Bethlehem No. 6, New Orleans	207
2 LaFayette No. 1, LaFayette, La.	116

Alabama

1 Birmingham No. 1, Birmingham, Ala.	201
--------------------------------------	-----

Oregon

1 Ben-Hur No. 9, Portland, Ore.	173
---------------------------------	-----

New Jersey

1 Progress No. 6, Paterson, N. J.	163
2 Ithamar No. 10, Paterson, N. J.	100

Wisconsin

1 Atlas No. 23, Milwaukee, Wis.	161
---------------------------------	-----

Virginia

1 Roanoke, No. 4, Roanoke, Va.	158
2 Staunton No. 3, Staunton, Va.	135

Oklahoma

1 Oklahoma No. 1, Oklahoma City, Okla.	157
--	-----

Maryland

1 Highland, No. 3, Highlandtown, Md.	142
2 Maryland No. 1, Baltimore, Md.	140

TRIBE OF BEN-HUR REMINDER

Monthly Payments and Extra Assessment No. 17

To all Members, Tribe Ben-Hur:

The regular monthly payment on your Beneficial Certificate for the month of March, 1915, together with Extra Assessment No. 17 for each and every Class A certificate is now due, and must be paid to the Scribe of your Court on or before the 25th day of this month.

The members of Class A whose certificates were issued before January 1, 1904, may have this Extra Assessment No. 17 paid out of their apportionment of the Emergency or Reserve Fund, but all Class A member whose certificates are dated between January 1, 1904, and June 30, 1908, and numbered from No. 113010 to No. 199999 will be required to pay this Extra Assessment in cash, as their apportionment of the Emergency or Reserve Fund has been applied to the payment of the Extra Assessments heretofore called.

Your failure to pay the Extra Assessments when due to be paid in cash, as well as your monthly payment, will forfeit your membership, and you will stand suspended without notice as provided by the General Laws of the Order.

The Scribes of each local Court have been provided with a list of the names of the Class A members who are required to pay these and all future Extra Assessments in cash, and these lists must be preserved for the future use of the Scribe.

Extra Assessment No. 18 for each and every Class A certificate will be due and must be paid to the Scribe of your Court on or before the 25th day of April, 1915, together with the regular monthly payment due for that month.

Faternally in T. B. H.,
JNO. C. SNYDER,
Supreme Scribe.
March 1, 1915.
Crawfordsville, Indiana.

NEWS FROM THE COURTS

Continued from Page Three.

Brother Harry D. Michael, Supreme Lecturer, was with us and in his pleasing way gave us his stereopticon lecture. The hall was crowded and everybody was well pleased. Brother Michael was accompanied by Brother H. J. McGinnis, whom we were all glad to see. Our Deputy, Brother W. A. Irvin, is here and doing a fine business and has the co-operation of all the members. He will soon double our membership and he expects to be on the Roll of Honor soon. Our Deputy is a hard worker and we are confident his efforts will meet with success.

A MEMBER.

CHICAGO, ILL.—Columbia Court No. 74 held a regular meeting on February 3. A large crowd was in attendance and after transacting business we retired to the dining hall and enjoyed our Annual Turkey Supper. The feast was prepared by our good Sister Ringold, who is an artist in preparing good things to eat, and presided over by Dr. Wick, our Medical Examiner. Willing sisters and brothers assisted in serving. We want to thank the sisters and brothers who worked so faithfully on this occasion to give us a splendid treat. For the benefit of all our members who do not come to see us, we wish to say that we have a Turkey Supper every year and hope all may become interested and join us in our next.

New members are coming in and it is most encouraging, for new members means strength to our Order. We have decided to have a party Wednesday evening, April 7. Games will be played. Beautiful prizes will be given and refreshments served. Tickets are to be 25 cents. We hope to have a large attendance and a pleasant evening.

Brother Jeffs, State Deputy, spent the evening of February 17, with us and occupied a seat of honor. We meet the first and third Wednesdays of each month at Occidental Hall, Madison and Sacramento Avenues, and hope to welcome all our old members. We are planning some enjoyable social affairs and wish all our members to get the benefit. Come to our next meeting and help to boost the Order.

CORRESPONDENT.

Nebraska

BENKELMAN, NEB.—This is the first I have written to THE CHARIOT. It has been so full of good things I did not see where I could say a word that would help. It has just occurred to me that some of your subscribers might be interested in knowing about southwest Nebraska and in the fact that there is still some homestead land in this vicinity well located in a good settled neighborhood where fine deeded land is worth from \$15 to \$40 an acre. The main crops in this country are corn, wheat and alfalfa. Corn yields up to 40 and 50 bushels an acre; not as much as some other places perhaps, but the difference is made up to a great extent because our ground is not so weedy and a man can handle more acres with less labor. Wheat does well and some years a crop of 30 bushels an acre or better is raised. Alfalfa is cut three times a year and sometimes four. We raise lots of hogs and get better than Chicago prices on our local market. (Hogs are shipped to Denver, Colo., a high market usually.) We have no hog cholera.

This year there is more wheat sown than usual as the price is expected to range high for some time.

To make a success in this country a man will have to work, and work hard, to get started, but where is the country a man can make an honest living without work?

If a man will come here and take a good homestead of 160 acres, roll up his sleeves and go to work, combining brains with what he does, he will come out all right.

There is no charge for this information, and if any of your readers want to get a homestead, and I can give any assistance I will cheerfully answer all letters without charge if a stamp is enclosed.

WALKER MATTESON.

Benkelman, Dundey County, Nebr.

New Jersey

LONG BRANCH, N. J.—The Eighteenth Anniversary of Tirzah Court No. 2 was celebrated at the G. A. R. Hall Thursday night, January 21, and the meeting proved to be exceptionally interesting. After the business session and initiation of three candidates a social time was enjoyed. An interesting history of the Court was given by Brother Wolcott, our Past Chief, who also delivered the address of welcome. Brother Wolcott was the organizer of Tirzah Court and is very familiar with the Court in every detail. After the close of the meeting an appetizing supper was served.

REPORTER.

PERTH AMBOY, N. J.—Wednesday evening, January 13, Evening Star Court No. 20 held their regular meeting in their lodge rooms at Dana Hall, a very large membership was present, including several out of town members. Five applications for membership were received and three new candidates were

initiated. Our State Manager, Brother W. H. Bisp, assisted by several of his Deputies, installed the officers, after which they all repaired to a neighboring restaurant, where a fine repast enlivened with music was indulged in until the wee small hours of the morning. During the evening twenty dollars was paid to a sick brother, still leaving a balance in the treasury of nearly three hundred dollars, which speaks well for our Court. Our local Deputy, Brother Skirm, has assured us that he expects to secure at least twelve new members during the month of February.

Wednesday evening, February 10, Evening Star Court demonstrated that they were very much alive by initiating five new members and acting favorably upon six new applications. Our State Manager, Brother W. H. Bisp, was present and assisted in the initiation and instructed us in the secret work. It was decided that the lodge room at Dana Hall was too small, and that the report of the committee on a new meeting place be accepted, and that hereafter the meetings will be held in the new lodge room just completed in the Y. M. C. Association Building. Our State Manager, Brother W. H. Bisp, promised to be present with his degree team, to fully demonstrate the initiatory work, as a class of fifteen or twenty new members is fully expected, as well as a large delegation of members from the nearby cities.

REPORTER.

NEWARK, N. J.—Wednesday evening, January 20, Essex Court No. 32 held their regular meeting in their lodge rooms and initiated twenty-one new members, the work of initiation was performed by our own officers and is certainly a credit to our Court. Nine new applications were balloted upon and the applicants will be initiated at our next regular meeting. Our State Manager was present and organized a ladies' drill team of twenty-four ladies. The Judge of the Court, Brother Eagan, organized amongst the young male members a basket ball team.

Wednesday evening, February 3, although a very cold night, the hall was crowded with the members and their friends. Amongst the visitors was Sister Winton of Long Branch, and some of her friends. The ladies' drill team gave an exhibition, which was enthusiastically applauded. The basket ball teams under the direction of Brother Eagan played, ladies on one side and the men on the other, the ladies showing that they knew how to play ball, by making the young men look like novices. Several prizes were awarded to the winners of various games, the most laughable being the kicking mule. Deputy Parsons presented the Court with a large cake, and any one by paying two cents was allowed to guess what was hidden therein, and if correct would have the cake, although there were over one hundred and fifty guesses. No one guessed right, a postage stamp being hidden in the cake. No one guessing correctly, the cake was turned over to the Good and Welfare Committee, who divided it amongst the members, with other cakes and coffee. Our next social meeting will be held on March 3. Several valuable prizes have already been donated. Essex Court has made arrangements to hold a ball at Oraton Hall Wednesday evening, April 14.

A WORKER.

Ohio

CINCINNATI, OHIO.—Triumph Court No. 225 was instituted about one year ago by Brother G. W. Wolfe, D. S. C., from the young and best people of Madisonville. Our growth has not been rapid owing to the industrial conditions in our city, but we are hopeful for improved conditions in the near future where we will go beyond the one hundred mark. The past month we have added to our membership eleven young ladies and young gentlemen who will increase our working force and our social circle.

February 10, Court No. 225 gave their first social of the year for its members and their invited guests. We were fortunate in securing Brother Harry D. Michael, who gave his splendid illustrated lecture, "Ben-Hur," with his Bondopticon. It was well rendered, and the fine audience present were delighted. Many compliments were paid him by our visitors and members for his fine delivery and elevating illustrations. Brother Michael is in a class by himself. The Supreme management were fortunate in securing his services. Our Court has been much benefited by his visit. Our membership in general are loyal, enthusiastic and willing helpers of Brother Wolfe. I don't think I should close without special mention of our officers. Brother H. E. Berkley believes in the friendly hand clasp. He is painstaking and never too tired to do good. He was unanimously re-elected Chief for his second term. The Court appreciates his real worth. Brother H. W. Porter, Past Chief, is always at his post, willing to give a helping hand. Brother H. G. Flood, our new Judge, seems to fit in his place, and Sister A. J. Burness, Teacher, was also re-elected unanimously for a second term. Brother L. F. Tieman, Scribe, promises to rival for popularity Sister C. M. King, our retired faithful Scribe. The words of the noted congressman are appropriate in the selection of Sister A. K. Flood as our

Keeper of Tribute. She will "watch the funds." Sisters Elsie Stewart and Charlotte Rehkamp, Captain and Guide, are of the finest. Sister Cora King, Keeper of Inner Gate, with her generous smile, will awaken our sleepiest members from a grouch and place him in the booster line. Brother Marine Stewart, Keeper of Outer Gate, never late and always at his post with his genial smile. Dr. I. S. Dunham, Medical Examiner, guards well the door to our Society, and makes his presence felt when in the Court room. Sister Mabel Keim, Pianist, can entice sweet music from the piano. Sisters Mary Rehkamp, L. S. Burness, Madge Manchester, E. T. Venn, Brother and Sister G. W. Berkley, lay members, deserve special mention as loyal workers.

A WORKER.

Pennsylvania

BRADFORD, PA.—Keystone Court No. 1 was treated to a fine banquet January 12 by the "Reds," who were defeated in the recent contest. The tables were decorated with cut flowers, the place cards were red hatchets tied with blue ribbons; a hundred and fifty were seated at the table. Deputy Supreme Chief T. H. Russell of Meadville, who had previously installed the Officers for the ensuing term, was present and made a few remarks, after which they enjoyed dancing until the wee small hours of the morning. The following persons were awarded prizes for bringing in the most members during the recent contest: Sisters Margaret Benjamin, Mrs. Charles Hipchen, and Brothers John Carey and Charles Barr.

CORRESPONDENT.

Indiana

PLAINVILLE, IND.—Saturday evening, January 23, some of the young people of Cornettesville Court No. 337 gave a four act comedy, entitled "The American Hustler," for the benefit of the Court. The hall was well filled and about \$25.00 was cleared. Every one was well pleased.

Although our Court is small in number, a good interest is being manifested and we hope to increase our membership greatly this year.

SCRIBE.

BOONVILLE, IND.—The Degree Team of Boonville Court No. 59 went to Chandler last Tuesday night, February 9, and conferred the work on a large class of candidates. The beautiful ritualistic work was splendidly given, all the members of the team acting their parts perfectly. After the initiation, a social time was enjoyed, consisting of speeches and refreshments. Of the latter, there was an abundance, so that all were filled as well as delighted. Chandler Court No. 149, is having a boom. A drill team will be organized next Saturday night, and, as a result, there will be many new members join the Court.

The visiting members left on the midnight car, carrying with them the remembrance of a pleasant profitable meeting. Chandler people have the reputation of being very hospitable and the Ben-Hur members sustained their good name last Tuesday night.

REPORTER.

DECATUR, IND.—January 21, more than one hundred members of Decatur Court No. 156 attended the "Home Coming." Our District Deputy, Brother F. F. Broughman, was present and gave us a very interesting and helpful talk. The following very interesting program was rendered:

Remarks District Deputy
F. F. Broughman, Marion, Ind.
Piano Duet Miss Rose Smith, Mrs. C. L. Walters
Reading Naomi Cramer
Piano and Trap Drum Mrs. Golda Closs and Marion Biggs
Reading Helen Willhelm
Piano and Violin Thelma and Dorothy Williams
Reading Russell Acker
Music Mrs. Goldie Closs and Marion Biggs
Talks for Good of Order
Dr. J. M. Miller, Ed. Moss,
C. H. Colter, U. S. Cress, L. E. Shamp
After the program refreshments of ice cream and cake were served by the Young Ladies and Men of the Order. All went home feeling they had enjoyed a good time and a beneficial meeting.

SCRIBE.

Missouri

FREDERICKTOWN, MO.—Sister Genoway gave a most delightful entertainment in honor of her husband, P. E. Genoway, our State Manager for Missouri, at their elegant home on Highland Park last Monday evening. It was the occasion of Brother Genoway's birthday. The honored guests were the members of the official board of the First Methodist Church.

A dainty and delicious three-course luncheon was served and those who partook of this repast can certainly testify to Mrs. Genoway's accomplishment in this line. The hostess was graciously assisted in serving the luncheon by Misses Miriam Genoway, Myrtle Grisham, and Philippa Jackson, while Miss Ruth Crowe presided at the piano. After the luncheon Mr. I. M. Grisham assumed the role of toastmaster and a number of short, but appropriate talks were given,—all expressing their great appreciation of the honor and pleasure bestowed

upon them, as well as testifying to the usefulness and service of Mr. Genoway to the church and community.

Miss Crowe gave several selections on the piano and Miss Miriam Genoway sang for the guests, while Miss Grisham entertained and amused with three humorous readings.

Mr. Genoway was presented with a handsome tie pin. Mr. and Mrs. Genoway are among Fredericktown's finest and best people and this community is proud to number them among its foremost citizens.—*Fredericktown News*.

KENNETT, MO.—Carnation Court No. 7 has again taken on new life and expects during the year to do a good business. The County Medical Society saw their error and have again put examinations for Fraternal Orders at \$1.00.

Brother McKinnis, our Deputy, secured new business, for this Court, during the month of January, to the amount of \$22,000, and new applications keep coming in every day.

We have arranged for a social evening the second Monday in each month. The first of the kind was held Monday night, February 8, and was well attended. Every one present enjoyed the evening.

The following program was rendered:

Opening Song By Audience
Prayer By Teacher
Piano Solo Miss Ola Winslow
Singing Contest
Why Is a Hen? W. H. Petty
Sculptor's Contest B. F. Crawford
Amusements of various kinds were greatly enjoyed, after which an oyster supper was served at Rosenwater's Cafe. We hope these social meetings will be well attended each month and that each one may take greater interest in our work.

REPORTER.

ST. LOUIS, MO.—The officers of Harmony Court No. 101 were installed January 8, by Supreme Judge, Jno. H. Wartmann and staff. There was a good attendance of members, also many visitors from other Courts. After the ceremonies a social hour followed, and a fine turkey lunch was served, which had been prepared by Brother and Sister Russell. The members who failed to attend missed a good time.

Eureka Court No. 36 had installation of officers Thursday evening, January 21, Supreme Judge, Jno. H. Wartmann being the installing officer. After the installation, Brother Ed. Lavin in behalf of the Court, presented Brother Gus Mendel, who has been chief for a number of years, with a beautiful pair of gold cuff buttons, in appreciation of his faithful services. Brother Mendel responded in a happy vein, and thanked the members for their thoughtfulness.

Public installation of the officers of Simonides Court No. 61 was held Wednesday evening, February 3, Supreme Judge, Jno. H. Wartmann and staff being in charge. After the installation, in behalf of the Court, Brother Eugene Brunk, presented the outgoing Chief, Brother Suffert, with a handsome Ben-Hur ring, for his faithful work for the past term. A nice lunch was served and dancing followed.

A public meeting of Crescent City Court No. 43 was held Thursday evening, February 11, when the newly elected officers were installed. There was a large attendance of members and visitors. After the installation ceremonies Sister Blanche Crapp, who has been Scribe for a number of years, was presented with a set of handsome cut glass ice-tea glasses in appreciation of her faithful and efficient services to the Court. The installing officer, Brother Jno. H. Wartmann, was also presented with a handsome leather wallet. After the ceremonies, we were entertained by Mr. Raymond Farra, a rising young magician and refreshments followed. This was a most successful meeting.

One of the best and most interesting meetings Benton Court No. 143 has had in a long time was held Friday evening, February 12, when the newly elected officers were installed by Supreme Judge Jno. H. Wartmann and staff. It was a public event and the attendance was large. Following the installation there was a social session in which a number of the old members indulged in reminiscences, when applications and initiations were the order at every meeting. This was indeed a genuine old-fashioned fraternal meeting and refreshments were served after the business of the Court was completed.

The officers of Century Court No. 26, were installed on Thursday evening, February 4, and those of Germania Court No. 51 on February 25. Supreme Judge Jno. H. Wartmann officiating as installing officer. There was a large attendance of members and visitors at each of these meetings. Refreshments were served and a social hour followed.

Missouri Court No. 27 celebrated their Fourteenth Anniversary, Monday evening, February 1. The officers being installed on the same evening. There was a large attendance of visitors and friends. A delicious lunch was served, but the reporter missed Sister Schmidt's pies.

The meetings of the past few weeks indicate that the Courts are taking on new life and manifestations of renewed interest of the members are noticeable at the meetings of all

FREE GRAND EASTER SURPRISE-PACKET

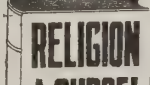
6	9	22	5				
20	8	15	21	19	1	14	4
4	15	12	12	1	18		
16	18	9	26	5	19		

WIN
A
PRIZE

Each one of these four lines of figures spells a word. This most interesting puzzle can be solved with a little study as follows: There are twenty-six letters in the alphabet and we have used figures in spelling the four words instead of letters. Letter A is number 1, B number 2, C number 3, etc., throughout the alphabet. IF YOU CAN SPELL OUT THESE FOUR WORDS WE WILL GIVE YOU A BEAUTIFUL GOLD EMBOSSED GRAND \$5,000.00 PRIZE CONTEST. Write the four words on a slip of paper, mail it immediately with your name and address, and you will promptly receive as your reward this SURPRISE PACKET, which is a handsome assortment of five beautifully colored Gold Embossed Easter post-cards, together with a copy of a New York Magazine, also a CERTIFICATE OF ENTRY in our GRAND \$5,000.00 PRIZE CONTEST which closes May 1st, 1915. Act promptly. This is your opportunity to enter this great contest in which we give away THREE AUTOMOBILES, PIANO, PHONOGRAPH, GOLD WATCHES, CASH PRIZES, etc., in case of a tie between two or more persons for any Prize, a Prize identical in character and value will be given each person so tied. TRY AND WIN.

E. E. WEST, Mgr., 649 West 43d St., Dept. 288 New York

After the addresses the Court was entertained by a playlet staged by Brother John Kitchen and produced by Sister Feeney.



**RELIGION
A CURSE!
- WHY?**

Does man possess an immortal soul subject to eternal happiness or eternal torture? This, and other questions of vital concern to every human being are answered beyond contradiction. No thinking man or woman should be without it.

This book may truly be called the 20th Century sensation. Size 6 x 9, 250 pages. Price 50c paper, \$1 cloth. 5c and 10c for postage beyond Chicago.

E. MEYER, 404 Ordway Bldg., 207 Market St.,
Newark, N. J.

FINANCIAL STATEMENT

Benefit and Emergency Funds Tribe Ben-Hur—Report of Supreme Scribe for the Month Ending February 15, 1915

Balance on hand January 7, 1915, as follows:	
To credit of Class A.....	\$ 796,462.76
To credit of Class B.....	580,081.54
Total	\$1,376,544.30
January Receipts:	
Received from Monthly Payments, Class A.....	\$ 44,835.20
Received from Monthly Payments, Class B.....	75,222.75
Received from Interest and Rent, Class A.....	2,892.81
Received from Interest and Rent, Class B.....	1,088.33
Profit on Sale of Bonds, Class A.....	1,360.00
Total Income	\$ 125,399.09
Sum	\$1,501,943.39
Amount of Death and Disability Claims paid for January, 1915:	
Death and Disability Claims, Class A.....	\$ 72,900.00
Death and Disability Claims, Class B.....	49,923.80
Repairs on Real Estate, Class A.....	37.86
Repairs on Real Estate, Class B.....	137.99
Maintenance of Building, Class B.....	1,673.90
Total Disbursements	\$ 124,673.55
Balance February 15, 1915.....	\$1,377,269.84

Death and Disability Claims Paid in Class A for January, 1915

Robbatt C. Sterling, Bellefontaine, Ohio.....	\$ 1,900.00
Edw. M. Davidson, St. Louis, Mo.....	1,000.00
Heritage Saulmon, Evansville, Ind.....	1,800.00
Marie Janata, Chicago, Ill.....	1,000.00
Jasper M. Parish, Decatur, Ind.....	800.00
Chas. W. Moody, Massillon, Ohio.....	1,100.00
Jno. Kraaboh, Chicago, Ill.....	1,200.00
Jacob T. Wells, Kennett, Mo.....	700.00
Joel C. Howell, Metropolis, Ill.....	1,200.00
Harry B. Luke, Portsmouth, Ohio.....	1,500.00
Jno. Webster, Bible Grove, Ill.....	1,800.00
Samuel Miller, Decatur, Ill.....	1,100.00
Evaline Wardell, Long Branch, N. J.....	1,000.00
Chas. Bamruek, Chicago, Ill.....	1,900.00
Alexander B. Ennis, Centralia, Ill.....	1,000.00
Oscar L. Mowen, Lima, Ohio.....	1,000.00
Robert N. Lowry, Monticello, Ill.....	1,000.00
Michael J. Doyle, Columbus, Ind.....	1,200.00
Wm. F. Chapin, Springfield, Ill.....	2,100.00
Jos. F. Fisher, Portsmouth, Ohio.....	1,000.00
Jno. H. Hensel, Cincinnati, Ohio.....	1,000.00
Alice D. Beezley, Columbia City, Ind.....	700.00
Jno. Hackett, Bedford, Ind.....	1,100.00
Benj. F. Sisson, Albion, Ill.....	1,000.00
Wm. E. Parker, Niles, Mich.....	1,800.00
Franklin Boyd, East Liverpool, Ohio.....	900.00
Eliz. M. Gerard (Old Age Disability), Crawfordsville, Ind.....	1,000.00
Chas. L. Stough, Bowling Green, Ohio.....	1,100.00
Rakel Nilsen, Chicago, Ill.....	500.00
Richard Griffin, Long Branch, N. J.....	1,300.00
Anton Bufka, Chicago, Ill.....	1,400.00
Thos. Lynch, Crawfordsville, Ind.....	1,500.00
Birdie M. Vernon, Mt. Vernon, Ohio.....	2,000.00
Mary E. West, Boonville, Ind.....	1,000.00
Jno. Draker, Ft. Wayne, Ind.....	1,400.00
Jno. M. McKee, Youngstown, Ohio.....	1,200.00
Wm. Reid, Geneva, N. Y.....	2,000.00
Fountain J. Cooper, Robinson, Ill.....	800.00
Albert A. Bley, Madison, Neb.....	3,000.00
Edward N. Parker, Ft. Wayne, Ind.....	1,200.00
Wm. C. Root, Cincinnati, Ohio.....	1,500.00
Eliz. Hughes, Sharon, Pa.....	600.00
Sarah E. Peters, Decatur, Ind.....	1,000.00
Louise F. Titherington, Sacramento, Cal.....	1,200.00
Nick. Gathof, Louisville, Ky.....	2,000.00
Chas. L. Michels, Chicago, Ill.....	1,000.00
Wilson L. Harry, Urbana, Ill.....	1,100.00
Samuel P. Cary, Knoxville, Tenn.....	2,000.00
Jno. Koss, Detroit, Mich.....	800.00
Wm. H. Guess, Evansville, Ind.....	900.00
Mary F. Gridley, Akron, Ohio.....	2,500.00
Frank I. Ellick, Jr., Fremont, Neb.....	3,000.00
Thos. E. Morse, Lincoln, Neb.....	2,300.00
Jno. W. Bausch, Lakeside, Ohio.....	1,800.00
Total	\$ 72,900.00

Death and Disability Claims Paid in Class B for January, 1915

Annie M. D. Halter, Vincennes, Ind.....	\$ 984.41
Frances I. Hilton, Cleveland, Ohio.....	800.00
Eliz. Smith, Danville, Ill.....	1,000.00
Emmett Hollowell, Alexandria, Ind.....	1,000.00
Edw. F. Orth, Cincinnati, Ohio.....	1,600.00
Wm. T. Thompson, Clear Creek, Neb.....	850.00
Mollie C. Phifer, Oil Trough, Ark.....	1,000.00
Geo. Matey, Passaic, N. J.....	100.00
Phoebe E. Allen, Albany, N. Y.....	250.00
Jno. Richardson, Scranton, Pa.....	1,000.00
Clara Swartz, Terre Haute, Ind.....	500.00
Edith L. Jennings, Bradford, Pa.....	1,000.00
Walter A. Knochel, Portsmouth, Ohio.....	1,000.00
Frank J. Hauck, South Bend, Ind.....	1,200.00
Edw. Pfaford, Evansville, Ind.....	1,100.00
Jno. C. Hardin, Cardwell, Mo.....	600.00
Daniel Berry, Lincoln, Ill.....	500.00
Frank H. Haury, Hammond, Ind.....	700.00
Oscar M. Cater, Olympia, Wash.....	1,000.00
S. Edna Brown, Meadville, Pa.....	500.00
Jos. Bengert, Buffalo, N. Y.....	1,350.00
Reuben H. Vick, Chattanooga, Tenn.....	1,000.00
Wm. M. Guy, Gideon, Mo.....	980.39
Elbert M. Moss, Hopkinsville, Ky.....	1,300.00
Andrew S. Byrd, Manila, Ark.....	1,000.00
Orpha M. O. Shadley, Shelbyville, Ind.....	500.00
Carrie F. Birdsall, Paterson, N. J.....	500.00
Anna J. Moore, Muskegon, Mich.....	750.00
Florence A. Griswold, Newark, N. J.....	240.33
Mattie J. Pollard, Oil Trough, Ark.....	725.00
Harold E. Ackerman, Waterloo, Iowa.....	492.70
Harry C. Connors, Evansville, Ind.....	1,000.00
Chas. O. Mitten, Logansport, Ind.....	1,650.00
Lillian B. R. Carey, Logansport, Ind.....	700.00
Wm. R. Hetsler, Plymouth, Mich.....	1,000.00
Chester W. Hallam, Albion, Ill.....	1,200.00
Dora Shake, Linton, Ind.....	1,750.00
Phillip Muller (Old Age Disability), Evansville, Ind.....	472.50
Henry Bernardi (Old Age Disability), Louisville, Ky.....	238.50
Wm. Harttrouft (Old Age Disability), Naperville, Ill.....	238.50
Richard Graham, Freeport, Ill.....	1,000.00
Anna Faulk, Terre Haute, Ind.....	1,954.02
Samuel P. Cary, Knoxville, Tenn.....	1,000.00
Garry Blessing (Disability), Columbus, Ind.....	250.00
Calib A. Starr (Old Age Disability), Fairmount, Ind.....	333.90
Benj. M. Sharp (Old Age Disability), Sidney, Ohio.....	238.50
Thos. L. Osborne, Buffalo, N. Y.....	1,000.00
Cooper Converse, Mobile, Ala.....	1,000.00
Levi Epley, Cedar Falls, Iowa.....	1,000.00
Jno. W. Meehan, Mt. Carmel, Ill.....	200.00
Mary J. Jordan, Clinton, Ill.....	1,100.00
Amanda J. Worley, Tulsa, Okla.....	1,000.00
Lora A. Brown, Vincennes, Ind.....	1,000.00
Daniel J. Kearney, Memphis, Tenn.....	1,000.00
Frank H. Macke, Cincinnati, Ohio.....	500.00
Julius N. Spanier, Chicago, Ill.....	1,000.00
Eliz. Klunder, Louisville, Ky.....	1,000.00
Norman J. Pilgreen (Disability), Birmingham, Ala.....	375.00
Albert F. Reinking, Springfield, Ill.....	1,200.00
Total	\$ 49,923.80

Total Paid to Beneficiaries Since Organization.....\$13,165,491.35

Fraternally submitted to T. B. H.,

JNO. C. SNYDER, Supreme Scribe.

Report of Supreme Keeper of Tribute, Tribe Ben-Hur, February 15, 1915, Showing Amount of Benefit and Emergency Funds and How Invested.

Elston National Bank, Crawfordsville, Indiana.....	\$ 161,210.84
First National Bank, Crawfordsville, Indiana.....	5,000.00
Citizens' National Bank, Crawfordsville, Indiana.....	5,000.00
Crawfordsville State Bank, Crawfordsville, Indiana.....	10,000.00
Farmers & Merchants' Trust Co., Crawfordsville, Indiana.....	5,000.00
Crawfordsville Trust Co., Crawfordsville, Indiana.....	5,000.00
Real Estate (Home Office), Crawfordsville, Indiana.....	186,597.63
Real Estate (Adjacent Property), Crawfordsville, Indiana.....	23,117.60
Real Estate (Old Home Office), Crawfordsville, Indiana.....	15,971.15
First Mortgage (Real Estate Loans).....	260,725.00
Invested in Municipal and County Bonds.....	699,597.62
Cash in Office.....	50.00

Total Assets	\$1,377,269.84
Of which there is to the credit of Class A.....	\$ 772,612.91
Of which there is to the credit of Class B.....	604,656.93
Total.....	\$1,377,269.84

Fraternally submitted to T. B. H.,

S. E. VORIS, Supreme Keeper of Tribute.

IF YOU lapse, your beneficiary loses. How? Should you die while in suspension, your beneficiary could not recover any benefits from your certificate.

Girls of Today

Many people seem to deem the girl of today no account compared with the girl in grandmother's time. That is a mistake. The girl of today is a hustler. She does the clerking, the typewriting, the bookkeeping and the school teaching of the country. She is crowding the boy off the earth, because he is too busy drinking beer, playing pool and fishing to keep step with her. In America women are not only doing the housekeeping better than it was ever done, but half of the other work as well. She shines in the colleges, makes up three-fourths of the graduating classes in high school, does most of the church work, conducts and leads the procession to all the moral, social and literary functions, visits the sick and dispenses charity. Besides all this she finds time to listen to the love-making of some weak man who needs a wife to take care of him. We tell you that a modern girl is strenuous. She is a dandy, a trump. Grandmother wasn't in it, so she wasn't.—Ex.

Amusements

The following might prove interesting for some of the Courts by way of diversion at their Court meetings.

"Measure three times the length of the person's foot who is to try this feat, and have him stand this distance from a wall, facing it, with the heels together. Stoop over until the top of the head is against the wall. A small stool or a taborette about twenty inches high is then placed between the person and the wall, and he is required to lift the table from the floor while raising his head away from the wall. For some reason most women can perform this stunt more easily than the men can. It is well to have two or three women try it before the men are called upon to demonstrate their ability.

"Require a man to stand against the wall with the left side, the left cheek, hip and foot touching the wall, and then to lift the right leg without moving the body from the wall.

"Stand a man against the wall with his heels and back touching it; place a coin on the floor a foot or so in front of him and let him endeavor to pick up the coin without moving the heels away from the wall.

"Suspend a paper bag of peanuts from the ceiling by a stout string. Blindfold a man, give him a cane and place him a certain distance from the bag. At a signal he is to move forward and strike the bag until he breaks it so the nuts fall to the floor. He is to have only a certain length of time in which to accomplish this, say two minutes. Should he not succeed in hitting the bag in that time another contestant tries it. The man is instructed to pull off his blind as soon as he breaks the bag and get his peanuts, but the watching company should add to his trials by rushing forward and gathering up the nuts before he can get them."—Royal Neighbor.

Now is the time to take insurance. Tomorrow may be too late. Upon today's decision may depend whether you will be one out of the nine to be rejected.

An Experience Party

Perhaps this plan will offer a suggestion to some committee who is seeking entertainment for the social hour at their Court meetings. The members should be provided with pencil and a sheet of paper having the words, "What has been your experience with—" written at the top. A basket was then passed about and each person directed to draw out a slip. Twenty minutes should be given them in which to write upon the sheet of paper their experience with whatever name is upon the slip last drawn. The slips should contain a wide range of subjects, such as "raising chickens," "tramps," "railroad accidents," "cultivating flowers," "snakes," "burglars," "being lucky," "severe sickness," "unexpected company," "corn," "going to summer resorts," "the theater," "runaway horses," "losing articles," "breaking dishes," "fires," "hard storms," "lovers," "moving," and "missing trains." If the members have never had any experience with the subject they happen to draw, they should write the reason why they had not had such experience. These should be read aloud and the best one awarded a prize.

THE payments on a fraternal beneficiary certificate are not to be classified as expense. They are an investment for the family.

Price List

Of supplies and paraphernalia furnished by the Supreme Tribe of Ben-Hur, Crawfordsville, Ind.:

Badges, members, per dozen.....	\$3.00
Badges, officers, per set of ten.....	3.00
Ballots, per dozen.....	.10
Ballot boxes, each.....	1.00
Gavels, each.....	.25
Keeper of Tribute, cash book, each.....	.75
Laws, rules and regulations, each.....	.10
Ode books, each.....	.10
Receipt books, individual, each.....	.04
Rituals, New Form, Leather Bound, each.....	1.50
Scribe's Cash Book, No. 100.....	.75
Scribe's Cash Book, No. 250.....	1.00
Scribe's cash book, leather bound, each.....	8.00
Scribe's order book on Keeper of Tribute, each.....	.15
Scribe's order book on Keeper of Tribute, per doz.....	1.50
Scribe's record book, each.....	1.00
Scribe's receipt book, each.....	.10
Scribe's receipt book, per dozen.....	1.00
Scribe's receipts, with name and number of Court, per thousand.....	2.00
Seals, each.....	2.50
Transfer cards, each.....	.25
500 letter heads for Scribe.....	2.00
1,000 letter heads for Scribe.....	3.50
500 envelopes, 6 3/4, for Scribe.....	2.00
1,000 envelopes, 6 3/4, for Scribe.....	3.50
Seven Pointed Star Pin, Rolled Gold, No. 331.....	1.00
Star with cross and chain, rolled gold, No. 329.....	1.25
Star with cross and chain, solid gold, No. 330.....	2.00
Electro button or pin, No. 300.....	.35
Rolled gold button or pin, No. 301.....	.50
Solid gold button or pin, No. 302.....	1.00

PLEASE TAKE NOTICE.

All orders for supplies must be accompanied by remittances for the full amount. JNO. C. SNYDER, Sup. Scribe.

Our watchword: Now altogether in unity for 20,000 new members in 1915.

Easter

Teach me, O Christ, this Easter morn,
To think no ill;
To love not hate, to climb more meek
Each rugged hill;
To take my cross and follow thee,
As God shall will.

Shed on my path this Easter morn
The light divine
That o'er the shadow of the cross
Did brightly shine,—
So shall Christ's resurrection morn
This day be mine.

—Isabell Sherrick Wardell.

In the Southland

(By R. H. GERARD, SUPREME CHIEF)

February 2, W. N. Steele, Supreme Instructor, and your Supreme Chief left Crawfordsville for a tour of some of the southern States of the Supreme Jurisdiction. Our first stop was at Birmingham, Alabama, where we were joined by the State Manager of Georgia and Alabama, Brother J. A. Wallace. The Birmingham District is under the direct supervision of F. V. Parker, of Birmingham. Through the efforts of Brother Parker, a splendid program was prepared and carried out at the open meeting held with Birmingham Court No. 1, on the evening of the 4th. This was a gala night for Ben-Hur, as Courts from that entire section sent representatives to the meeting. Brother Fred L. Barber, Deputy Supreme Chief at Jasper, Alabama, was present with a Ben-Hur orchestra, and other members from Jasper. Over two hundred members of the Order were present, and the result of that meeting is being shown by the increase in business from that point. Birmingham is growing rapidly, and with its assured increased shipping facilities through the deep water way to the Gulf, it is destined to become a great city. The membership at that point is loyal and enthusiastic, and we can confidently expect great things in that section.

The following day, in company with Brother Wallace, we visited the Court at Atalla, Georgia. Atalla, Alabama City and Gadsden are practically one city, connected by street cars, and the Order has Courts at each place. Work at that point is under the direction of Brother R. A. Ray, and an enthusiastic meeting was held with the members at Atalla, visiting members being present from surrounding points.

The next day found us in Atlanta, where we Sundayed, and the next night, we attended a meeting at Kirkwood, a thriving incorporated town on the outskirts of Atlanta, where Sister S. L. Owen had arranged a public meeting. Over one hundred of the good citizens of Kirkwood were assembled at the meeting, and seemed interested in the idea of having a Court formed at that place.

On Tuesday night, we held a meeting with Dixie Court No. 2, and here, as in Birmingham, we found the greatest interest prevailing. Dixie Court is in splendid condition, and puts on the degree work in a novel and interesting manner. There is a great rivalry between Atlanta and Birmingham, and naturally, this

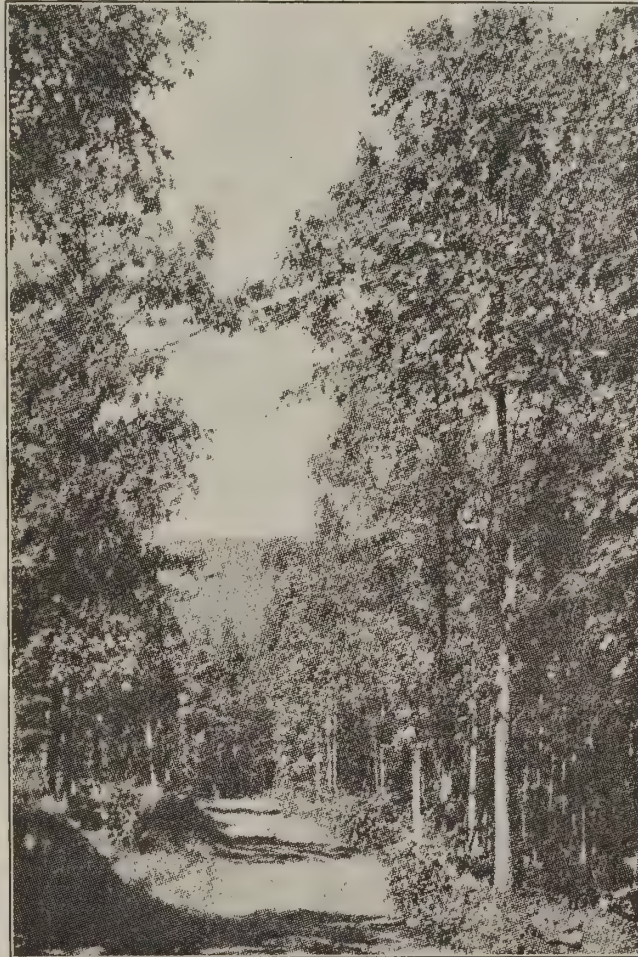
spirit of rivalry crops out among the members. There is a movement on foot at Atlanta to build, or lease, a building devoted largely to the interests of Ben-Hur. The idea of having a Ben-Hur Home was, also, discussed in the meeting at Birmingham. There is no more beautiful and up-to-date City in the South than Atlanta. It is the center of all commercial activities of the South, and while it is fair to look upon, yet it cannot boast of the natural resources that are doing so much for Birmingham. Atlanta is the home of Brother Wallace, and through his activities, and under his supervision, Dixie Court has made a wonderful progress.

At Macon on the following evening, a small, but enthusiastic, meeting was held. The work at that point is under the supervision of Brother Clarence McClure, a former resident of Crawfordsville, Indiana, who knows all about Ben-Hur, and, therefore, loves it.

On Friday evening, February 12, we attended the Fourth Anniversary celebration of Whitfield Court No. 7, at Savannah, Georgia. Brother John Hodgson, Deputy Supreme Chief, had arranged a splendid program for a public meeting, following the regular meeting of the Court, and ending up the festivities with a banquet. Our stay in Savannah, lasting until Sunday morning, was made delightful by the cordial entertainment afforded us by Brother and Sister Hodgson, their daughters, and other members of the Court. If there was a spot in Savannah we did not see, it certainly

was not their fault. Here we got our first taste of summer, and enjoyed to the fullest extent, our rides through the palmetto lined streets and boulevards, past beautiful old southern homes with their spacious lawns bedecked with green and the gayer colors of tropical plants. A lovely, interesting and up-to-date, modern city it is. Millions of dollars have been spent in reclaiming some of the vast acreage of waste lands which lie between Georgia and South Carolina, for municipal docks along the Savannah River, the deep waterway to the Gulf. Savannah is said to be the second largest shipping port in the United States.

On Sunday afternoon, Brother Steele and I arrived at Jacksonville, Florida, where we were met by Brother T. W. Mitchell, who has recently been appointed State Manager of Florida. Brother Mitchell has had over thirty years of experience in fraternal work, is a delightful southern gentleman and is well qualified in every way to represent our Order. On Monday, in company with Brother Mitchell, we went down the east coast of Florida to Fort Lauderdale, where a Court of the Order is located. A meeting was held there, and great interest was manifested in the Organization, and active steps were taken to increase the membership. A new deputy and a new Medical Examiner were selected, and it is confidently expected that Ben-Hur will take its rank among other organizations in that beautiful and growing City. Fort Lauderdale three years ago, was



SCENE IN NORTH CAROLINA

an Indian trading point, with one hundred and sixty white inhabitants. Today, it is a City of about five thousand, and its substantial buildings and lovely homes evidence its prosperity. It is on the Florida East Coast Railway, twenty-six miles north of Miami. It is a mile and a half from the Ocean, where surf bathing can be enjoyed three hundred and sixty-five days in the year. The City is situated on the deepest navigable river in South Florida, with two of the main canals from Lake Okeechobee terminating at this point, and bringing to the City, the vast products of the territory of the Everglades for shipment to the northern markets. It is the veritable gateway to the Everglades, which are being successfully drained, and surpass in fertility, the soil of any other known region in the world. All of this wonderfully rich farm and truck land is accessible through Fort Lauderdale by means of its two main drainage channels, which serve, also, as transportation canals to the Atlantic Ocean. These canals form the only waterway across Florida to the Atlantic Ocean, through the Everglades to the Gulf of Mexico, and through these canals, government mail boats are now passing.

Thursday night we spent at New Smyrna, where a deputy is at work organizing a new Court.

Friday was spent in the quaint old City of St. Augustine, the oldest and most picturesque City in America.

Saturday morning, I left Jacksonville for Asheville, North Carolina, spending the night at Columbia, South Carolina, where a visit was made to the Legislature, then in session; it was the last night of its session. Brother Steele remained in Jacksonville until Saturday night, when he returned to the Courts of Alabama and Georgia. On February 22, Washington Court No. 7 was instituted at Asheville. This city is the home of our State Manager, Brother I. G. Bagwell, who has taken great pride in starting a Court, made up of the best people in Asheville. The Court starts off in the most promising manner, and bids fair to be in time, one of the best Courts in our Supreme Jurisdiction. A site of thirty acres has been offered the Court free, for the building of a sanitarium just a few miles from Asheville.

The South seems to have been hit the hardest of any section of the country. This is due, not alone to the cotton situation, but to the lack of exports of other products, such as timber, turpentine, resin, and fruits, and while those sections of the South which have been wholly dependent upon cotton are learning the lesson of the necessity of a more diversified crop, which in the end will be beneficial, yet, the blow that has been delivered the South will retard its progress for years to come, under the most favorable circumstances. Our own business, however, is good in the South, and our mortality experience is in keeping with other Sections of this great country of ours.

War Time Insurance

The insurance companies of Europe are facing a serious crisis on account of the calling to the front of so large a portion of the male population. This rush to arms cannot fail to increase the mortality. Even a short war will bring about a sharp advance in the death rate, besides sowing the seeds of future invalidism in tens of thousands of previously sound risks. A long war threatens bankruptcy to every life insurance company in Europe, and heavy losses to the American companies that have entered the foreign field without taking the precaution to include a "war clause" in their policies.

As life insurance was formerly conducted it was customary to provide that in case the insured entered military service the company had the right to cancel the policy upon payment of any sum that belonged to the individual according to the usual method of accounting. As competition increased in the business and the big companies became strong and enterprising, the fashion arose of striking out protective conditions. The "war clause" was abrogated in the United States rather generally during the trouble with Spain and is retained now only by the more conservative companies. In Europe the same liberality has prevailed on the theory that the constant fear of war and preparation for war would prevent war.

The conflagration having started, the European underwriters realize that they have made a fatal mistake. It is hard to tell what they are doing on the continent. In Great Britain the directors of these companies have been in almost constant session attempting to devise ways and means for keeping afloat in case the war turns out to be as long and as deadly as now seems likely. They have raised the rate on new soldier business, of course, but this gives no relief on old contracts that impose a serious liability and provide no way of recouping the loss. One American life insurance president says on his return from England that the average Briton will pay what he feels like to the fund for the relief of war distress, while the insurance companies will be forced, under existing conditions, to give all they have, unless the war is brought to a speedy close.

In the end it will be seen that conservative restrictions in the issuing of life insurance policies will prove better for the insured than the extreme liberality that has been the fashion in recent years. A company must be kept in sound condition or its policies are not worth having, no matter how liberal the managers may be in writing them.—*Nebraska State Journal*.

The Square Deal

The square deal is the only method that can produce success—the success that brings happiness and life worth while and when the square deal is combined with well developed ability placed in full action the success will be great indeed.

The principle of the square deal is not only to be earnest and reliable in a general sense, but to be so in the absolute sense; that is to aim to give an exact equivalent in every transaction and to give the highest possible worth of everything we produce and offer for sale.

The real business of the world is based upon this principle of an exact equivalent, returning worth for worth; and so necessary is this principle to the very existence of the

business world that no enterprise whatever could exist if it were removed.

The man who accumulates a fortune through shady methods does not engage in real business; he simply acts as a parasite upon the reliable enterprises of other men. He would therefore starve if honest men should cease to conduct business. The parasite always dies when you remove the source of his life and power.

The square deal combined with well developed ability and vim, will win every time; and its gains will be far greater when it refuses to give part of its life to keep parasites in thriving existence.—*Eternal Progress*.

No Time for State Insurance

In an address on "Fraternalism" before the National Civic Federation recently, Hon. Chas. E. Piper, of the N. F. C. of A., took a strong position against the proposition to have the states enter into the business of insurance. He said:

"This is no time for state insurance. In the West, we have had one or two attempts to establish such insurance funds. They have not as yet been successful. In the great State of Wisconsin, where a life insurance fund has been carried on for some years, an attempt to broaden the field of state insurance by constitutional amendments was defeated by over a hundred thousand majority in the recent election. Government by inquisition and commission has about run its course for the present in this land.

"The future, in my judgment, will demonstrate that the needs of protection along the lines under discussion can then be made by voluntary organizations under strict regulation and under the supervision of competent insurance departments. Poverty and distress among those who cannot be taught to protect themselves or who will not adopt habits of thrift will have to be made as heretofore along other lines and an attempt to yoke the improvident and the vicious and the pauper with the thrifty, provident American laborer cannot but result in injury to the better class and of but little help to the other.

Origin of Easter

The lily is, in the great nations of the world, being considered as important nowadays, on account of its symbolism, as the holly or the evergreen. Indeed, there seems to be little difference between the importance accorded to Christmas and that given to Easter. Each stands in its symbolism for a deep religious event, and each in its place holds a significance not to be filled by the other.

It is regretted by some people that an observance such as the Easter festival had its inauguration in a ceremony that was an outgrowth of a pagan festival. But to the broad-minded the fact appears as an evidence of the lasting traits of man, recurring in different ages, and modified to suit the conditions of the times.

The twentieth century celebration is the modern evolution of heathen ideals influenced by those of the Christian religion. From time immemorial man has celebrated the birth of spring—the passing of the gloomy days of winter.

Easter, through the happy initiative of the Emperor Constantine in the fourth century, was celebrated not on the day of the Jewish Passover, but the Sunday after. The variation of the date depends upon the fact that the vernal equinox, of the 21st day of March, is the point from

which the first Sunday after the full moon is reckoned.

The first observance of Easter dates back as far as 68 A. D. From that time it has meant much to Christians, and in the joyous rebirth of Christ there is a general heartfelt resolution to emerge into the spring-like freshness of newer ideals and better things.

Fraternalism's Duty

There are many things to be learned from the experience of the people of other countries. Among these may be named the imperative necessity of retaining those powers which properly belong to the people. They should not be given willingly either to governments or to public servants. The right to act and think should be regarded as personal and inherent and should not be delegated to others.

The fraternal system has given somewhat reluctantly large powers to supervisory insurance departments. These may be used wisely or otherwise in harmony with the ideas of such supervising officials.

The countries of Europe today involved in a life and death struggle have been brought to this condition by reason of a form of supervision, regulation and bureaucratic control which permits the few to dominate and control the destinies of the many. If we are to continue along the lines which have been so much in evidence during the past few years, it is not impossible that comparatively few of the whole people of this country may be able to precipitate a conflict equally as disastrous as that which is now in evidence across the ocean.—*Fraternal Monitor*.

Fraternalism is a boon to mankind. It brings hope to the despondent and ministers to the widow and orphan. A heroic Bible character described fraternalism when he said, "It is a religion by which to live, a religion by which to die, a religion that cheers in darkness, relieves in perplexity, and guides the wanderer to that blessed land, where the wicked cease from troubling and the weary are at rest." Fraternalism stands for right thinking, for better living, for better lives. It betters the morals of a community by bettering the morals of the individual. It uplifts society by uplifting the units of society. It is a school where men and women are taught to be truthful, honest, temperate, charitable; where men and women are taught to do unto others as they would have others do unto them.—*Yeoman Shield*.

The Futile Hammer

We take great pleasure in reproducing the following article from the pen of our Brother I. I. Boak, and published in the *Pacific Woodman*.

During the larger part of the last three decades of the nineteenth century a man of commanding personality, matchless oratory and charming voice denounced the Christian religion, ridiculed the Bible and severely criticised all orthodox beliefs. While in the aggregate many millions of people listened to his lectures and read his books, he had not a large following even in the heyday of his popularity, and when he died hopeless grief took full possession of his family, no service of any kind was held at his funeral—or rather cremation—for, according to the doctrine he had proclaimed, a life had ended—absolutely gone out into the darkness of eternal doubt, and a funeral service, without at least hope, would be as appropriate over the remains of a horse as that of a human being. Some fifteen years have elapsed since his voice was stilled by death, and the

things he endeavored to weaken are stronger than ever, the Christian religion is more potent and powerful, the Bible is universally recognized as the inspired word of Almighty God—the keynote of all civilization and the great truths, verified through the ages, are held more sacred than at any time in the world's history. The life work of that brilliant man could well be likened to some pigmy with a tiny hammer, viciously pounding on a giant anvil; the figure is gone; the hammer is broken and lost; the anvil is undented and will remain undented through all time.

The fraternal benefit system of this country is less than fifty years old. It is a human institution with a definite purpose in view. It does not aim to give men spiritual uplift or save their souls. Its prime object is to supply the greatest need of this age—*Home Protection*. It can easily be shown that existing economic conditions make home protection absolutely the greatest need of the masses. More than two hundred societies compose the system in this nation, and about eight million families are protected by it. It is not easy to grasp the significance of these figures; eight million homes; that means nearly half the tilers of the land; with their families, it means fully half the population of the greatest industrial nation the world has ever known. Therefore, it is well to continually bear in mind that this institution—the fraternal life benefit system of America—protects the families of an army of men without whom the wheels of industry would be silent, all commerce would be paralyzed and the other half of the nation well nigh helpless. No reasonable person would expect such progress in any undertaking by any people who ever lived without irregularities and errors. None of us are blind to the faulty constructions that have been indulged in. In spite of all these shortcomings, the system is right, its cause is right, its aims and objects are as worthy as can command the attention and activities of men; all of this is well evidenced by its phenomenal advancement, and yet it has been and still is subjected to the rankest abuse. Some of this is always expected, and, consequently, does but little damage. I refer, of course, to slander that comes from the outside; most of this is prompted by the spirit of business rivalry, not that all our opponents abuse the fraternal system; they have frequently admitted our sterling worth; in fact, many thousands of them recognize our superiority by carrying their protection with us.

AUTOMOBILES were first built for pleasure; now they are built for the world's work. 1,500,000 are in use in the United States; in Germany, 93,000; in New York city, 44,628; in Chicago, 54,000. The nation uses up 9,000,000 tires in a year; they cost \$300,000,000. One-fourth of the wage earners in Michigan are in automobile factories. Michigan makes 75 per cent. of our entire output. The 45 makers expect to sell 875,000 cars in 1915.

THE life insurance solicitor, above all other men, should possess unflinching tact. He should be prepared to meet every occasion as gracefully as the salesman who rang the door bell and asked to see the lady of the house. "You can see her if you're not blind," was the caustic reply. "Oh!" said the salesman, "I beg your pardon, but I took you for the youngest daughter." It is needless to say that he secured a nice order from the lady.



A Sterling Old Poem

Who shall judge man from his manners?
Who shall know him by his dress?
Paupers may be fit for princes,
Princes fit for something less.
Crumpled shirt and dirty jacket
May beset the golden ore
Of the deepest thoughts and feelings—
Satin vest can do no more.

There are streams of crystal nectar
Ever flowing out of stone;
There are purple beds and golden,
Hidden, crushed, and overthrown,
God, who counts by souls, not dresses,
Loves and prospers you and me,
While he values thrones, the highest,
But as pebbles in the sea.

Man upraised above his fellows,
Oft forgets his fellows then;
Masters—rulers—lords remember
That your meanest hinds are men
Men of labor, men of feelings,
Men of thought and men of fame,
Claiming equal rights to sunshine
In a man's ennobling name.

There are foam-embroidered oceans,
There are little wood-clad hills;
There are feeble inch saplings,
There are cedars on the hills,
God, who counts by souls, not stations,
Loves and prospers you and me,
For to Him all vain distinctions
Are as pebbles in the sea.

Truth and justice are eternal,
Born with loveliness and light;
Secret wrongs shall never prosper
While there is a sunny right.
God, whose world-wide voice is singing
Boundless love to you and me,
Links oppression with its titles
But as pebbles in the sea.—Selected.

sidy will be present and bring a full set of paraphernalia for our team. Our Court was instituted in September, 1914, and we now have our own team and they are doing splendid work.

Brother Owen Hanlon, who has been spending the winter in California, will take up work in Salida, Colorado, the first of April, instituting a new Court at that place.

REPORTER.

West Virginia

WHEELING, W. VA.—Saturday evening, March 13, at the home of Mrs. J. Burt Hoffman, No. 504 North Wabash, a dinner was given for the members of Wheeling Court No. 32. Following the serving of refreshments the members retired to their Court room, where the organization was effected. Dr. J. C. Foster, of Columbus, Ohio, was present and had charge of the institution of the new organization. A degree team was present from out of town to initiate the candidates. The organization starts off with a membership of thirty-two charter members. Another feature in connection with the event was the delivery of addresses. REPORTER.

Washington

TACOMA, WASH.—Many members of the four Tacoma Courts of the Tribe of Ben-Hur will attend the Ben-Hur district Court meeting in Seattle, Wednesday, April 28. Meetings will be held in the Court rooms of Oriental Court No. 6, on First Avenue, near Pioneer Square, and a good program has been arranged for both the day meeting and evening session, at which time candidates will receive the full and impressive Court degrees by a picked degree team of the various Courts in attendance.

opinions, and do as you please, regardless of any evidence to the contrary.

"The accused under the law of this court are presumed to be guilty and they must prove their innocence beyond all reasonable doubt. The court defines a reasonable doubt to mean such doubt that if, under the consideration of the testimony of the plaintiff there is even a possibility of guilt, then it becomes your duty to convict. In other words, the evidence must exclude every idea of innocence before you would be warranted in returning a verdict of 'not guilty.'"

Thursday evening, March 25, Tacoma Court No. 2 will give another party and as arrangements have been made for extra tables, it is thought they will be able to accommodate all who care to come.

REPORTER.

Michigan

DETROIT, MICH.—About sixty members of Queen Court No. 43, with the members of the degree staff, met us at Marshall Tuesday evening, February 23, and initiated a class of nine candidates for Victory Court No. 2, of this city. The work which was done under the direction of Mrs. Mary E. Marti, district deputy, was very creditable to the local organization. Following the initiation, addresses were given by M. W. Voris, State Manager of the Order, A. D. Hapgood, chief of Queen Court, Attorney John Mustard and O. J. Benjamin. Late in the evening refreshments were served and a dance was enjoyed. The Battle Creek people returned to their home about one o'clock on a special car over the M. U. T.

CORRESPONDENT.

BATTLE CREEK, MICH.—Moose Hall was the scene of festivity Tuesday evening, February

Lansing Court held the State Banner for record growth.

REPORTER.

DETROIT, MICH.—Fort Court No. 130 was most certainly very pleasantly surprised when they were presented with the State Prize Banner, Brother M. W. Voris made a very fitting presentation speech, but stated we lacked the scalps of Courts that had been custodians. To win such a beautiful banner, it must be with a degree of regret to surrender its possession, and it was with a vein of sadness that the pleasant surprise was accepted, but Fort Court will certainly try very hard to keep it as long as it possibly can.

The contest that was on was won by Brother Joseph White, who is one of our most interested and earnest young workers, always ready and willing to do all he can for the Court. Every one congratulated Brother Jo on his success, as he not only won in the contest, but added several good prospects to his Court. On the 18, of this month, Fort Court will give a party and social.

REPORTER.

Nebraska

LINCOLN, NEB.—Brother F. F. Priest instituted a new Court at Holdrege, February 9, with thirty members. The celebrated degree team from McCook, was present, and exemplified the initiatory work. The team was in splendid form and their work was favorably commented on by those present. Brother Priest is still building up the Court at Holdrege, he has written ten since the institution of the Court. He will move from Holdrege to Minden in a few days and organize a new Court there.



ILLINOIS VS. INDIANA

California

San Francisco, Cal.—We wish to extend an invitation to all members of the Tribe of Ben-Hur who attend the Panama Exposition to visit Mizpah Court No. 1. Our meetings are the first and second Tuesday evenings of the month, at Friendship Hall, K. of P. Castle, corner Valencia and McCoppin Streets.

W. H. WOODALL, Chief,
3242 Twenty-third St.,
Phone Valencia 4292.

E. H. LEHNING, Scribe,
2050 Union St.,
Phone West 6824.

Colorado

DENVER, COLO.—Sister Lizzie E. Woodring has taken charge of the work in the city as district manager. We are looking for good results from her in the near future.

Pueblo Court No. 11 is enjoying a fine steady growth this winter, Supreme Organizer W. H. Owen, accompanied by State Manager J. J. Cassidy, paid us a visit a few weeks ago. We notice a greater activity since his visit. Our meetings are well attended and we are growing rapidly. February 25, we initiated a class of new members, and expect to have another class in a few weeks, as both our deputies, Brother Lehman and Brother Morris, are working hard, and getting good results.

Colorado City Court No. 12 is growing rapidly under the management of our deputy, Sister Elsie A. Rickey, assisted by all the members. March 18, we will initiate a class of twenty new members, Brother J. J. Cas-

Tacoma Court No. 2, at their meeting last Thursday evening, received several applications for membership, and arrangements were made for a social and party on Thursday evening, March 25, to which all Ben-Hur members in the city are invited with their guests.

Brothers McLane, Hiberly and Stockham were appointed a committee on resolutions on the death of Brother Oliver P. Lawson, who joined the Court as a charter member sixteen years ago.

Committee on entertainment appointed Sisters Keating, Beamer, and Brother Stockham. Monday, March 29, has been set aside for a reception to all present suspended and non-affiliated members.

Last Thursday evening, March 11, Mrs. Caroline Biglow paid her fine imposed at the mock trial held at the previous meeting of Tacoma Court No. 2, her fine being "that she render two piano solos at the next meeting."

At the trial the Order was represented by Attorney O. O. McLane as prosecuting attorney, while Mrs. E. L. Hiberly took the burden of defending Mrs. Biglow. The charge was "of Mrs. Biglow, as an officer, giving out a false report, and also wilfully failing to perform her duty, in absenting herself without excuse."

The defendant's attorney, Mrs. Hiberly, put up a game fight, but was overwhelmed when her recreant spouse (Brother E. L. Hiberly) so far forgot his obligation to love, honor, and obey, as to take the stand as a witness against the prisoner, whom his wife was trying so valiantly to free from the serious charges, and the fact that her life partner should fail her at such a time was too great a calamity, and the result was she went down to defeat.

W. R. Westlake acted as judge. Part of his instructions to the jury were as follows: "The court instructs you that you are the sole judges of the situation, and you should base your verdict upon your own observations and

23, when about one hundred and thirty members of Queen Court No. 43, assembled for initiation and a banquet. There were sixty-four members of Victory Court present, who returned home after the banquet in a chartered car, via M. U. T. The initiation was in charge of Queen Court, Brother O. J. Benjamin as Captain directing the work. Dr. Roy Baribeau, of Battle Creek, assumed the character of Ben-Hur. During the course of the banquet, speeches were made by W. L. Denman, of Crawfordsville, Ind.; State Manager M. W. Voris, of Detroit; L. E. Dwight, of Jackson; J. A. Mustard, of Battle Creek; Mrs. Mary Marti, District Manager, and Addison Hapgood, Chief of Battle Creek Court. Music was furnished throughout the evening by the orchestra. Dancing was indulged in after the banquet and speeches, until an early hour.

Plans for an Inter-Court contest among members of the Tribe of Ben-Hur at Jackson, Kalamazoo, Battle Creek and Lansing, were made at a conference of officers of the Order held here Thursday, February 25, at which Jno. C. Snyder, of Crawfordsville, Ind., Supreme Scribe, M. W. Voris, State Manager for Michigan, and Mrs. Mary Marti, of Battle Creek, State Deputy, were present.

The contest is to be based upon the amount of insurance written for new members by Courts of the competing cities between March 1, and May 1, this year. The final meeting of the contest is to be held at the winning city. Governor Ferris, who is a member of the Order, is watching the contest with interest. Mrs. Marti was a former student at Ferris Institute at Big Rapids.

Membership in the competing cities at present is pretty evenly matched and interest in the contest will be keen, it is expected. The Tribe of Ben-Hur is founded upon Gen. Lew Wallace's story of that name and both social and beneficial features are shared by men and women alike. Until this month, the

Brother Henry Gates is doing splendid work at Ord, Scotia and North Loup, Nebraska. The members are all helping him, and we are getting splendid results from his work in that part of the State. February 25, Brother Gates assisted by Brother J. J. Cassidy, instituted a new Court in North Loup, with thirty members, this was the result of four weeks' work by Brother Gates, and that country was under four feet of snow all of that time. Scotia Court is having a good growth. The team from Scotia and a large number of the Ord members attended the institution of the new Court at North Loup. The team work was without an error. The Scotia Court meets in their own hall twice a month, and are having entertainments every meeting. Ord Court is arranging for a play to be given in the near future. They also are having a nice increase in membership and will have a class initiation some time this month.

The two Courts in Lincoln are having a good increase in membership this winter. Both of them are holding entertainments every meeting night.

Sister Jeanette G. Brown, of Ord, Nebraska, is now working at Fairbury, Nebraska, regardless of the weather, which has been a blizzard most of the time since she has been there. She has written twenty applications, and is planning for a class initiation in a couple of weeks with thirty-five. After she finishes the work at Fairbury she will organize a new Court at Odell.

Brother O. M. McClure has taken up the work for Ben-Hur and is now organizing a new Court at Franklin, Nebraska. Willow Grove Court of McCook, is doing fine work and is receiving new members every meeting night. Brother J. S. Chambers, our deputy, is working hard and with the help of the members is bringing that Court to the front.

STATE MANAGER.

Continued on Page Six.



Published monthly by the Supreme Tribe of Ben-Hur, Crawfordsville, Indiana

Office of
THE SUPREME TRIBE OF BEN-HUR
Crawfordsville, Indiana

GILBERT HOWELL, EDITOR
Crawfordsville, Indiana

Subscription Price, 25 Cents Per Year

Address all communications to THE CHARIOT
Crawfordsville, Indiana

Entered as second class matter, December 10, 1912, at the post office at Crawfordsville, Indiana, under the Act of August 24, 1912.



APRIL, 1915

Our watchword: Now altogether in unity for 20,000 new members in 1915.

*It's the songs you sing,
And the smiles you wear,
That makes the sun shine everywhere.*

THERE never was a good war or a bad peace.—Benjamin Franklin.

BUSINESS for the month of March has been very satisfactory. Over 4,000 certificates having been issued since the first day of January, 1915.

BROTHER W. H. OWEN, our Supreme Organizer, made the presentation of the State Prize Banner for Ohio to Portsmouth Court No. 109 at Portsmouth, Ohio, March 15. It was a very felicitous occasion, as Brother Owen organized Portsmouth Court fourteen years ago, when he was in charge of the work in Southern Ohio.

FOX RIVER COURT, No. 508, Tribe of Ben-Hur, of Aurora, Illinois, have a complete set of Robes in first class condition for sale at a reasonable price to any new Court which is without robes. Having had two Courts here, and having consolidated, and now become one Court, is the reason we have an extra outfit. Augusta B. Rhodes, Chief, 216 Galena Blvd.

AMONG the many letters received from the various Courts regarding the Contest between Indiana and Illinois, there is none more enthusiastic in their expressions for a determined and aggressive campaign than is old Evansville Court No. 10, of Evansville, Indiana. Brother William Day, their Scribe, writes that their Court has inaugurated a contest and will endeavor to double the membership of their splendid Court.

ON page three of this issue of THE CHARIOT is given an illustration of the "Tug of War" with the workers in the contest for new members between Illinois and Indiana. Although Brother McGinnis may have the advantage in weight, Brother Bowers seems to be holding his own because of his greater height. It is interesting to watch this contest and we anticipate a growing interest by the members in both States.

Members Visiting Exposition

As will be noted in another column of this issue of THE CHARIOT, Mizpah Court No. 1 of San Francisco extends a most cordial invitation to each and every member of the Tribe of Ben-Hur, visiting San Francisco during the Exposition of 1915, to attend the meetings of Mizpah Court, which meets the first and second Tuesday evenings of each month at Friendship Hall in the K. of P. Castle, Corner Valencia and McCoppin Streets. All members will be most welcome.

Our watchword: Now altogether in unity for 20,000 new members in 1915.

CONSCIENCE is the root of all true courage; if a man would be brave let him obey his conscience.

THE report of Supreme Auditing Committee as found on page seven of this issue of THE CHARIOT should receive careful attention and the perusal of each and every member of the Society. The record for the past year has been a very satisfactory one and the prospects are most promising indeed; however, the success of the Society depends upon the loyal and hearty co-operation of the entire membership. Demonstrate your loyalty by assisting the Supreme Officers to make the year 1915 the best in the history of the Order.

IT IS with sincere regret and sorrow THE CHARIOT learns of the death of Brother Josef Fantish, who was the Representative from the Chicago District at the last session of the Supreme Tribe of Ben-Hur. Brother Fantish was a member of Jan Huss Court No. 130 of Chicago, and had always been an earnest, faithful and loyal member of the Society.

We are also in receipt of resolutions from Evangeline Court No. 10 of Patterson, Louisiana, upon the death of Brother Stewart H. Kleinpeter. THE CHARIOT would join with the friends and relatives of our deceased Brothers in an expression of universal sympathy from our entire membership.

Special Prize Offer

There are but fifteen days remaining in the contest for the "Ben-Hur Rug." The contest closes April 15, 1915, and we would urge our members who have secured almost enough business to entitle them to one of these beautiful rugs, that they redouble their efforts for these remaining few days, thereby completing the terms of the contest and win this beautiful prize. Urge your friends to give you their application today. The award of the prizes cannot be made until the Scribe of the Court has forwarded to the Supreme Scribe his monthly report for April, and which must show that the new members secured are still in good standing on the books of the Supreme Tribe. These new members must be examined and certificates issued on or before April 15, and be in good standing on the books of the Supreme Scribe, April 30th, 1915.

Fraternal Law Enacted

The Fraternalists of Indiana are certainly to be congratulated for having secured the passage of the New York Conference Bill in the State of Indiana, and which now becomes the law governing Beneficial Societies, as it has been signed by the Governor and repeals all Laws and parts of Laws in conflict therewith affecting Fraternal Beneficial Orders.

The Bill was introduced by Senator Neal of Lebanon, Indiana, and received but five dissenting votes in the Senate and eight in the House of Representatives; thus making a total of thirteen dissenting votes out of the total of 150 from both the House and Senate.

This is a great forward step for the Fraternal Societies doing business in the State of Indiana, and will prove of great benefit to the individuals of each of the Societies. We owe a debt of gratitude to Senator Neal and those assisting in its passage.

Contest

As we go to press Indiana leads Illinois in the Contest by 26 members and \$1,750 aggregate business secured.

Missouri leads Iowa by one member and \$2,450 aggregate of business. We shall watch with much interest the standing of the States in the next issue of THE CHARIOT.

Crescent City Court No. 43 of St. Louis, Missouri, has changed its meeting nights to the second and fourth Tuesdays of each month. The meetings are held at Wooster Hall, northwest corner Grand and St. Louis Avenues.

Simonides Court No. 61 of St. Louis will meet in the same hall the first and third Wednesdays of each month. A cordial invitation is extended to all visiting members.

Fraternal Day

April 22, has been designated as Fraternal Day at the Panama Exposition, and THE CHARIOT would urge all of our members who contemplate attending the Exposition to endeavor to do so on that date. It is a great opportunity for the Fraternalists to advance the cause of Fraternalism, and those in charge anticipate a most successful event.

Reunion Club

THE CHARIOT is in receipt of a letter from Brother John Householder, who is Scribe of Winfield Court No. 16 of Winfield, Kansas, and who was a soldier in the Rebellion, being a member of Company K of the Second Ohio Infantry, and served from September, 1861, to October, 1864. He is a member of Post No. 85 of Winfield, Kansas, and would like to join our "Reunion Club" of THE CHARIOT and would be pleased to hear from other old soldiers.

THE CHARIOT believes this department might be made very interesting and pleasant for many of the old Comrades, and perhaps by this kind of publicity some Comrades of days gone by might be brought into close touch with those from whom they have not heard for many years. THE CHARIOT would be glad to hear from other old Soldiers.

State Prize Banner

THE awarding of the State Prize Banners does not seem to be thoroughly understood by some of our members, therefore we publish the code of rules which have governed these awards each year since 1911:

"The following code of rules shall govern the future awards of the Prize Banners (January 20, 1911):

"First—Award shall be made annually in January for net gain of beneficial members for the preceding year.

"Second—Award cannot be made unless there are six duly organized and instituted Courts in said State.

"Third—A Court must have been organized and instituted prior to the year in which the award is made.

"Fourth—In the event a Court is awarded the State Prize Banner for two consecutive awards, a pennant bearing the name and number of the Court, and year for which the award was made, shall be given the Court as its permanent property.

"Fifth—A Streamer bearing the name and number of the Court losing the Banner, shall be forwarded to the Court winning the same, and shall be attached thereto, and remain permanently with the Banner.

"Sixth—When the Courts within a State shall not have made a net gain of beneficial members, the banner shall be recalled and returned to the Supreme Chief, Crawfordsville, Ind.

"Seventh—The Award is made for net increase of new beneficial members; social members or members transferring do not count in this award.

"Eighth—A State Prize Banner will not be awarded to the same Court winning the National Prize Banner, but shall be awarded to the Court making the next largest net gain within the State."

HUNTINGTON COURT, No. 68, of Huntington, Indiana, has mailed a circular letter to each and every member of their Court, in which Brother L. G. Sailor, the Deputy in charge of the work, has made a proposition that to each member who can secure \$2,000 worth of business between the dates of March 10, and April 30, would be entitled to a seat at a seven-course dinner which will be given at the Jackman's Cafe in Huntington Wednesday, May 5th. THE CHARIOT will watch with much interest the results of this contest and we trust to have an account of this affair to publish in a future issue of THE CHARIOT.

The D. W. Gerard Memorial

AS THE CHARIOT goes to press, the Gerard Memorial Committee is in receipt of a contribution that we feel deserves special mention. It is a check for \$30.00 from Bismark Court No. 134, of Terre Haute, Indiana. In no place in the Supreme Jurisdiction, is the name of D. W. Gerard held with more reverence than in his home State of Indiana, where he was known the best. This further testimonial of loving regard from the neighboring Court of Terre Haute is gratifying to the Committee.

D. W. Gerard achieved distinction by abilities rarely matched, and by a personality which converted enemies into friends: his bitterest opponents into his warmest allies. He lived to obtain the highest honor in the gift of the Society which he founded, but it will be through the retrospect of years to come that his true ability, and his greatest worth to the Fraternal Cause of America will be fully appreciated. In the memorial to be erected to his memory, the names of the Courts and the individual contributors to the Memorial Fund will be placed on the bronze memorial tablet. Though no granite pile or stately edifice need be erected to keep his memory green, for he has carved with his own hands, and fashioned from his own masterful brain, a monument out of more enduring material—the hearts of the numberless throng who have felt his brotherly touch.

Yet the Committee feels that the opportunity afforded every loyal member of Ben-Hur, by the action of the Supreme Tribe at its session of 1912, is a most gracious privilege of expressing in a tangible form his or her appreciation of the true worth of the Founder of the Supreme Tribe of Ben-Hur.

The Committee extends its thanks to the officers and members of Bismark Court No. 134, and desires to hear from other friends who wish to contribute to this worthy and noble movement, and will be pleased to mail free of cost the "Memorial Volume" to the Scribe of any Court upon request. This volume gives the history and details of the D. W. Gerard Memorial. Send request for information or copies of the Memorial Volume and make all remittances to the Secretary of the Memorial Committee, Gilbert Howell, Crawfordsville, Indiana.

Our watchword: Now altogether in unity for 20,000 new members in 1915.

Roll of Honor

The Roll of Honor is made up by States, the Courts being grouped in consecutive order for each State according to the number of Beneficial members in good standing on the 15th day of February, 1915.

New York

1 Star of B'thleh'm 37. Buffalo N. Y.	1677
2 Palestine No. 2, Olean, N. Y.	438
3 Edw. Lauterbach, 84, New York, N. Y.	384
4 Genesee Valley, 18, Rochester N.Y.	260
5 Jefferson No. 24 Watertown, N. Y.	227
6 Olean, No. 43, Olean, N. Y.	147
7 Ithamar No. 1, Auburn, N. Y.	133
8 Arrius, No. 9, Geneva, N. Y.	126
9 Balthasar No. 77, Troy, N. Y.	115
10 Electric City, No. 75, Schenectady, N.Y.	107

Indiana

1 Ben-Hur No. 15, Ft. Wayne, Ind.	1107
2 Balthasar No. 9, Crawfordsville, Ind.	910
3 Crescent City No. 122, Evansville, Ind.	809
4 Simonides No. 1, Crawfordsville, Ind.	763
5 Esther No. 4, Terre Haute, Ind.	654
6 Marion No. 48, Marion, Ind.	586
7 Princeton No. 43, Princeton, Ind.	440
8 Malluch No. 45, Vincennes, Ind.	400
9 Vigo No. 126, Terre Haute, Ind.	388
10 Wabash No. 23, Wabash, Ind.	380
11 Washington, No. 169, Washington, Ind.	360
12 Beech Tree No. 211, South Bend, Ind.	334
13 Unity No. 350, Indianapolis, Ind.	334
14 Star No. 277, Indianapolis, Ind.	325
15 Vanderburgh, 127, Evansville, Ind.	320
16 Logansport No. 233, Logansport, Ind.	311
17 Orontes No. 77, Shelbyville, Ind.	291
18 Huntington No. 68, Huntington, Ind.	290
19 Kokomo No. 83, Kokomo, Ind.	279
20 Kendallville No. 20, Kendallville Ind.	276
21 Oolitic, No. 54, Bedford, Ind.	264
22 Antioch No. 12, Garret, Ind.	259
23 Evening Star, No. 231, Evansville, Ind.	258
24 South Bend, No. 41, South Bend, Ind.	255
25 Germania No. 165, Evansville, Ind.	250
26 Chariot No. 38, Lafayette, Ind.	248
27 Queen City, No. 153, Marion, Ind.	245
28 Elkhart No. 72, Elkhart, Ind.	241
29 Maple City No. 125, LaPorte, Ind.	227
30 Columbia City 92, Columbia City, Ind.	220
31 Rigel No. 86, Michigan City, Ind.	214
32 Iris No. 32, Anderson, Ind.	209
33 Vincennes No. 243, Vincennes, Ind.	204
34 Ft. Wayne No. 96, Ft. Wayne, Ind.	203
35 Boonville No. 59, Boonville, Ind.	200
36 Harmony No. 804, Logansport, Ind.	191
37 Bismarek No. 134, Terre Haute, Ind.	191
38 Aldebaran No. 16, Peru, Ind.	190
39 Greencastle No. 102, Greencastle, Ind.	187
40 Richmond, No. 42, Richmond Ind.	180
41 Evansville No. 10, Evansville, Ind.	176
42 Decatur No. 156, Decatur, Ind.	176
43 Posey No. 105, Mt. Vernon, Ind.	169
44 Corydon, No. 184, Corydon, Ind.	166
45 Castalia No. 13, Muncie, Ind.	162
46 Sandborn No. 67, Sandborn, Ind.	145
47 Owensville, No. 104, Owensville, Ind.	141
48 Jewel No. 334, Michigan City, Ind.	139
49 French Lick No. 200, French Lick, Ind.	135
50 Frankfort No. 2, Frankfort, Ind.	124
51 Hartford City, 36, Hartford City, Ind.	124
52 Freelandville No. 91, Freelandville, Ind.	123
53 Faith Court No. 316, Evansville, Ind.	121
54 Grandview, No. 150, Grandview, Ind.	121
55 Progressive No. 166, Hammond, Ind.	118
56 Rockport No. 185, Rockport, Ind.	109
57 Navillus, No. 99, Sullivan, Ind.	108
58 Bluffton, No. 7, Bluffton, Ind.	108
59 Antares, No. 39, Tipton, Ind.	104
60 Crab Orchard No. 218, Kleiner, Ind.	103
61 Bethel No. 205, Griffin, Ind.	103
62 Tennyson No. 203, Tennyson, Ind.	101
63 Howell No. 270, Howell, Ind.	100

Kentucky

1 Kentucky No. 11, Louisville, Ky.	1053
2 Jehovah No. 4, Louisville, Ky.	412
3 Ludlow No. 9, Ludlow, Ky.	354
4 Newport No. 1, Newport, Ky.	213
5 Covington No. 2, Covington, Ky.	213
6 Henderson No. 3, Henderson, Ky.	203
7 Ilderim No. 14, Louisville, Ky.	180
8 Mizpah No. 8, Bellevue, Ky.	127

Ohio

1 Portsmouth No. 109, Portsmouth, O.	933
2 Ilderim, No. 1, Dayton, O.	668
3 Forest City No. 15, Cleveland, O.	505
4 Esther No. 4, Hamilton, O.	451
5 Crockery City No. 111, E. Liv'r'l, O.	401
6 Ben-Hur No. 7, Findlay, O.	338
7 Washington No. 43, Toledo, O.	331
8 Canton No. 57, Canton, O.	314
9 Mars No. 151, Cincinnati, O.	298
10 Springfield No. 31, Springfield, O.	290
11 Balthasar No. 3, Cincinnati, O.	266
12 Lew Wallace No. 189, Dayton, O.	251
13 Lincoln No. 23, Lima, O.	245
14 Aldebaran No. 14, Youngstown, O.	219
15 Toledo No. 34, Toledo, O.	201
16 Butler No. 99, Hamilton, O.	185
17 Eros No. 5, Mt. Vernon, O.	183
18 Bellefontaine No. 12, Bellefontaine, O.	172
19 Alpha No. 51, Newark, O.	168
20 Ithamar No. 8, Marion, O.	168
21 Liberty No. 70, Cummins ville, O.	164
22 Star of Valley No. 113, Wellsville, O.	139
23 Sidney, No. 19, Sidney, O.	126
24 Cincinnati No. 56, Cincinnati, O.	122

25 Iris, No. 20, Tippecanoe City, O.	119
26 Riverside No. 49, Shelby, O.	116
27 Putnam, No. 62, Columbus Grove, O.	113
28 Victory No. 176, Cincinnati, O.	112
29 Piqua, No. 18, Piqua, O.	107
30 Ideal No. 44, Bowling Green, O.	101

Nebraska

1 Capitol City, No. 23 Lincoln, Neb.	783
2 Lincoln No. 118, Lincoln, Neb.	394
3 Mecca No. 13, Omaha, Neb.	377
4 Harmony No. 28, Ord, Neb.	182
5 Arrius No. 32, Scotia, Neb.	153
6 York No. 61, York, Neb.	142
7 North Nebraska No. 9, Norfolk, Neb.	138
8 Omaha No. 110, Omaha, Neb.	129
9 Esther No. 21, David City, Neb.	124
10 Osceola No. 39, Osceola, Neb.	117
11 Fullerton No. 6, Fullerton, Neb.	115
12 Stanton, No. 10, Stanton, Neb.	102
13 Balthasar No. 14, Wayne Neb.	101

Illinois

1 Triumph No. 17, Decatur, Ill.	683
2 Ithamar No. 1, Danville, Ill.	568
3 Centralia No. 153, Centralia, Ill.	454
4 Caledonia No. 59, Urbana, Ill.	438
5 Valhalla No. 63, Champaign, Ill.	411
6 E. St. Louis No. 136, E. St. Louis, Ill.	361
7 Damascus No. 41, Springfield, Ill.	327
8 Mira No. 97, Mt. Carmel, Ill.	315
9 Friendship No. 61, Chicago, Ill.	313
10 Galesburg No. 50, Galesburg, Ill.	294
11 Balthasar, No. 2, Champaign, Ill.	290
12 Superior No. 372, South Chicago, Ill.	290
13 J. C. Hale, No. 149, Mattoon, Ill.	263
14 Lawrenceville, 86, Lawrenceville, Ill.	254
15 Fox River Court No. 508, Aurora, Ill.	247
16 Miriam No. 11, Kensington, Ill.	236
17 Metropolis No. 181, Metropolis, Ill.	232
18 Harrisburg No. 116, Harrisburg, Ill.	224
19 Granite, No. 144, Granite City, Ill.	214
20 Danville, No. 474, Danville, Ill.	207
21 Pullman No. 42, Pullman, Ill.	206
22 Waukegan, No. 76, Waukegan, Ill.	209
23 Mizpah No. 7, Rockford, Ill.	204
24 Guiding Star No. 271, Springfield Ill.	201
25 Grayville No. 28, Grayville, Ill.	200
26 Mt. Vernon No. 115, Mt. Vernon, Ill.	179
27 Linne No. 262, Rockford, Ill.	177
28 Melchior No. 27, Charleston, Ill.	166
29 Auburn, No. 49, Auburn Park, Ill.	163
30 Egyptian, No. 56, Carmi, Ill.	160
31 Garfield No. 64, Chicago, Ill.	157
32 Paris No. 4, Paris, Ill.	155
33 Litchfield No. 169, Litchfield, Ill.	154
34 Chicago No. 15, Chicago, Ill.	153
35 Olney, No. 12, Olney, Ill.	150
36 West Salem, No. 31, W. Salem, Ill.	146
37 Columbia No. 74, Chicago, Ill.	146
38 St. Clair No. 250, E. St. Louis, Ill.	145
39 Fairfield, No. 101 Fairfield, Ill.	142
40 Robinson No. 38, Robinson, Ill.	135
41 Voduan No. 433, Chicago, Ill.	133
42 Kankakee No. 91, Kankakee, Ill.	132
43 Kewanee, No. 258, Kewanee, Ill.	131
44 Chicago, No. 66, South Chicago, Ill.	124
45 F. L. Riegr No. 281, Chicago, Ill.	121
46 Clay No. 108, Flora, Ill.	117
47 Mt. Carmel, No. 453, Mt. Carmel, Ill.	115
48 Jacksonville, 215, Jacksonville, Ill.	115
49 Cairo No. 171, Cairo, Ill.	115
50 Decatur No. 243, Decatur, Ill.	111
51 St. Francisville No. 100, St. F., Ill.	110
52 Vlastimel No. 186, Chicago, Ill.	109
53 St. Joseph, No. 3, St. Joseph, Ill.	108
54 Germania No. 82, Chicago, Ill.	107
55 Quincy No. 20, Quincy, Ill.	102

Iowa

1 Aldebaran No. 12, Cedar Rapids, Ia.	600
2 Melchior No. 3, Waterloo, Ia.	513
3 Tirzah No. 3, Mason City, Iowa	462
4 Roman No. 98, Sioux City, Ia.	262
5 Jewel No. 2, Council Bluffs, Ia.	247
6 Cedar Rapids, No. 65, Cedar Rapids, Ia.	239
7 Banner No. 29, Sioux City, Ia.	181
8 Ben-Hur No. 15, Oskaloosa, Ia.	179
9 Unity No. 54, Marshalltown, Ia.	160
10 Clinton No. 28, Clinton, Ia.	153
11 Star, No. 41, Creston, Ia.	114

Missouri

1 Carnation No. 7, Kennett, Mo.	548
2 Century No. 26, St. Louis, Mo	358
3 Morehouse No. 10, Morehouse, Mo.	226
4 Sikeston No. 9, Sikeston, Mo.	210
5 Independence No. 159, Dexter, Mo.	209
6 Simonides No. 61, St. Louis, Mo.	157
7 Sedalia No. 39, Sedalia, Mo.	143
8 Golden Rod No. 22, St. Joseph, Mo.	135
9 Victory, No. 74, Kansas City, Mo.	113
10 Poplar Bluff No. 65, Poplar Bluff, Mo.	109
11 Crescent City No. 43, St. Louis, Mo	101
12 Harmony Court No. 101, St. Louis, Mo.	100
13 Oran Court No. 19, Oran, Mo.	100

Pennsylvania

1 Keystone No. 1, Bradford, Pa.	461
2 Pioneer No. 42, Scranton, Pa.	386
3 Lew Wallace No. 17, Meadville, Pa.	307
4 Arrius No. 4, Braddock, Pa.	251
5 New Kensington, 11, N. Kensington, Pa.	250
6 Harmony No. 43, Sharon, Pa.	229
7 Rigel, No. 9, Newcastle, Penn.	224
8 Trevelyne No. 12, Jeannette, Pa.	205
9 Sharon No. 13, Sharon, Pa.	117
10 Washington, No. 23, Washington, Pa.	101

Tennessee

1 Usona No. 36, Memphis, Tenn.	383
2 Jere Baxter No. 12, Nashville, Tenn.	168

3 Ben-Hur No. 1, Knoxville, Tenn.	109
-----------------------------------	-----

Texas

1 Lone Star No. 1, Ft. Worth, Tex.	310
2 Simonides No. 11, Marshall, Tex.	229
3 Greenville No. 39, Greenville, Tex.	203
4 Tirzah No. 10, Dallas, Tex.	169
5 Ithamar No. 3, Cleburne, Tex.	142
6 Arrius No. 68, Wichita Falls, Tex.	141
7 Ben-Hur No. 5, Houston, Tex.	131
8 Denison No. 94, Denison, Tex.	111

Michigan

1 Eros No. 27, Saginaw, Mich.	303
2 Queen No. 43, Battle Creek, Mich.	199
3 Kalamazoo, No. 4, Kalamazoo, Mich.	188
4 Cadillac No. 44, Detroit, Mich.	174
5 Ilderim No. 9, Jackson, Mich.	169
6 Ben-Hur No. 1, Flint, Mich.	156
7 Fort No. 130, Detroit, Mich.	133
8 Mars No. 31, Bay City, Mich.	123
9 State No. 160, Detroit, Mich.	111
10 Amrah, No. 54, Muskegon, Mich.	108
11 Star, No. 41, Midland, Mich.	102

W. Virginia

1 Parkersburg No. 1, Parkersburg, W. Va.	280
2 Gerard No. 19, Parkersburg, W. Va.	112

Washington

1 Tacoma No. 2, Tacoma, Wash.	274
2 Oriental No. 6, Seattle, Wash.	161
3 Ben-Hur No. 3, Bellingham, Wash.	120
4 Purity, No. 13, Buckley, Wash.	100

California

1 Simonides No. 4, Los Angeles, Cal.	251
2 Live Oak No. 32, Oakland, Cal.	129
3 Los Angeles, No. 19, Los Angeles, Cal.	108
4 Mizpah No. 1, San Francisco, Cal.	103

District of Columbia

1 Washington No. 1, Washington, D. C.	247
---------------------------------------	-----

Arkansas

1 Esther No. 3, Jonesboro, Ark	227
2 Egyptian No. 4, Paragould, Ark	224
3 Century No. 10, Wynne, Ark.	122

Kansas

1 Junction City No. 2, Junction City, Kan	214
2 Gaspar No. 1, Kansas City, Kan.	102

Alabama

1 Birmingham No. 1, Birmingham, Ala.	208
--------------------------------------	-----

Louisiana

1 Star of Bethlehem No. 6, New Orleans	193
2 LaFayette No. 1, LaFayette, La.	116

Oregon

1 Ben-Hur No. 9, Portland, Ore	169
--------------------------------	-----

Oklahoma

1 Oklahoma No. 1, Oklahoma City, Okla.	164
--	-----

Wisconsin

1 Atlas No. 23, Milwaukee, Wis.	161
---------------------------------	-----

New Jersey

1 Progress No. 6, Paterson, N. J.	158
-----------------------------------	-----

Maryland

1 Highland, No. 3, Highlandtown, Md.	142
2 Maryland No. 1, Baltimore, Md.	188

Virginia

1 Staunton No. 3, Staunton, Va.	135
2 Roanoke, No. 4, Roanoke, Va.	125

Georgia

1 Whitefield Court No. 7, Savannah, Ga.	100
---	-----

Little Anna's father was a baseball enthusiast and had taken her to several games. One Sunday morning she went with him and her mother to the service in the Methodist church. Anna was not much interested in the sermon until the minister warmed up to his subject and the older men nearer the pulpit began to shout, "Amen," "Hallelujah," etc. On the way home she looked up at her father and exclaimed: "Say, pop, who were the men 'up front rooting for the preacher?"

A young married lady had just acquired a new brougham and a new footman to match.

"John," she said, one day, "we will drive out to make a few calls. But I shan't get out of the carriage; you will, therefore, take the cards that are on my dressing table and leave one of them at each house we stop at."

"Very good, ma'am," answered John, and he ran upstairs to fetch the cards.

After they had driven about a considerable time, and cards had been left at a large number of houses, the lady remarked:

"Now we must call on the Dales, the Cramptons and Grahams."

"We can't do it!" here broke in the footman, in alarm, "I've only the ace of spades and the ten of clubs left!"

Against an old Georgia negro, charged with stealing a pig, the evidence was absolutely conclusive, and the Judge, who knew the old darky well, said reproachfully:

"Now, uncle, why did you steal that pig?"

"Bekaws mah poah family was starvin', yo' honnoh," whimpered the old man.

"Family starving!" cried the Judge. "But they told me you keep five dogs. How is that, uncle?"

"Why, yo' honnoh," said uncle, reprovingly, "yo' wouldn't 'spect mah family to eat dem dogs!"—Harper's Magazine.

Little Jim, though he attended Sunday school every week, did not know quite so much about Scriptural history as he ought to have known; but when his sister asked him, "Where was Solomon's temple?" he was rather angry that she should think him unable to answer a simple question like that.

"Don't you think I know anything?" he asked.

"Well, where was it, then?" his sister repeated, and then he informed her.

"On the side of his forehead, of course—the same as other folks."

TRIBE OF BEN-HUR REMINDER

Monthly Payments and Extra Assessment No. 18

To all Members, Tribe Ben-Hur:

The regular monthly payment on your Beneficial Certificate for the month of April, 1915, together with Extra Assessment No. 18 for each and every Class A certificate is now due, and must be paid to the Scribe of your Court on or before the 25th day of this month.

The members of Class A whose certificates were issued before January 1, 1904, may have this Extra Assessment No. 18 paid out of their apportionment of the Emergency or Reserve Fund, but all Class A member whose certificates are dated between January 1, 1904, and June 30, 1908, and numbered from No. 113010 to No. 199999 will be required to pay this Extra Assessment in cash, as their apportionment of the Emergency or Reserve Fund has been applied to the payment of the Extra Assessments heretofore called.

Your failure to pay the Extra Assessments when due to be paid in cash, as well as your monthly payment, will forfeit your membership, and you will stand suspended without notice as provided by the General Laws of the Order.

The Scribes of each local Court have been provided with a list of the names of the Class A members who are required to pay these and all future Extra Assessments in cash, and these lists must be preserved for the future use of the Scribe.

Extra Assessment No. 19 for each and every Class A certificate will be due and must be paid to the Scribe of your Court on or before the 25th day of May, 1915, together with the regular monthly payment due for that month.

The members of Class A whose certificates were issued before January 1, 1903, may have said Extra Assessment No. 19 paid out of their apportionment of the Emergency or Reserve Fund, but all Class A members whose certificates are dated between January 1, 1903, and June 30, 1908, and numbered from No. 94383 to No. 199999 will be required to pay this Extra Assessment IN CASH, as their apportionment of the Emergency or Reserve Fund has been applied to the payment of the Extra Assessments heretofore called.

Fraternally in T. B. H.,
JNO. C. SNYDER,
Supreme Scribe.

April 1, 1915.
Crawfordsville, Indiana.

NEWS FROM THE COURTS

Continued from Page Three.

Texas

WICHITA FALLS, TEX.—Arrius Court No. 68 feels that it is indebted to our State Manager, Dr. H. V. Beardsley, for providing a very pleasant evening for our members and friends, both in the presentation of the Prize Banner and the review of the great book "Ben-Hur." The beauties of this wonderful book, and the many instructive lessons contained therein, was a revelation to the most of our members. The beautiful word picture of Ben-Hur's great love for Mother and Home, impressed upon the minds of those present, the necessity of protecting that home, and revealed to us during his talk, how the Society we were here to honor, was in reality protecting the homes of its members. He showed us how Ben-Hur was willing to sacrifice everything for his home and family, and urged us to emulate his example, and see to it that the protection of our home was made our first consideration. Such entertainments furnish good wholesome thought for its members, and we hope to have Brother Beardsley with us often.

Our members feel very proud that we are the custodians for the year 1915 of the beautiful State Prize Banner, and are unanimous in thanking our splendid Deputy, Brother Potter, for his work for the success of our Court. We were also thankful to Brother Beardsley for the many kind words of praise he brought to us from the Supreme Officers, and we pledge ourselves to do our best to retain this Banner in 1916.

This was the largest meeting our Court ever held, and those who had not been attending our regular meetings, were surprised that so many of their friends and neighbors were members. We feel sure that our future meetings will be better attended, and greater interest taken in the work laid out for us to do. A MEMBER.

CLEBURNE, TEX.—The members of Ithamar Court No. 3 and their families and friends, enjoyed a splendid literary and musical program Monday evening, March 8. Several numbers were rendered by William Waters and wife on the violin and piano.

Dr. H. V. Beardsley, our State Manager, gave an illustrated lecture on the book, "Ben-Hur," using a Bondopticon and sixty hand-painted slides, telling the story of Ben-Hur in simple words, and impressing it on the minds of his hearers by the use of the pictures. He also gave a rendition of many of the beautiful literary gems found in this wonderful book, and impressed his hearers favorably. He also showed pictures of the new home office and the Supreme Officers. His introduction of these officers was given in a way that the members felt they knew them, and their confidence in their leadership was made stronger.

J. H. Tudor, the deputy in charge, is doing splendid work here, and Ithamar Court expects soon to be in the lead of all other organizations in Texas.

There were about three hundred members and friends present and all enjoyed the entertainment very much. The members are taking a deep interest in the work of the Court and expect a big increase in membership this year. The local officers and members are highly pleased with the good showing socially and numerically that has thus far been made this year. REPORTER.

Georgia

ATLANTA, GA.—Tuesday evening, March 2, Dixie Court No. 2 held their regular meeting. Four applications for membership were received and two new candidates were initiated. Our State Manager, Brother J. A. Wallace, was present and assisted in the initiation.

It is surprising what the recent visit of our Supreme Chief has done. It left with the members the spirit of unity and a determination to advance the interest of Ben-Hur. The faithful few workers who are standing by our Chief, Brother T. C. Gilbert, are anxious to see a more general interest and better attendance of the members.

It was decided that a new home for Dixie Court be had, and a committee consisting of Brothers McCurley, Wallace, McMann, and Gilbert, and Sisters McMann and McCurley were appointed to see about same.

Among our visitors was Miss Mae Owens, daughter of our Supreme Organizer, W. H. Owens, of the Home Office, whom we were glad to have and would like more of the members of the Home Office to travel South in the near future and make Dixie Court No. 2 their camping grounds.

A. G. McMANN.

SAVANNAH, GA.—At a meeting of Whitfield Court No. 7 held on Friday, March 12, Brother John Hodgson, Deputy, made the announcement that a cash prize of \$100.00 would be awarded the Court on the following conditions; that the members co-operate and assist, in securing \$50,000 insurance between April 1 and June 30. This is a splendid opportunity for the members to place the

finances of the Court in good condition, and it is most earnestly desired that all will assist and help to attain this most desirable object. This appeal is made through the columns of THE CHARIOT in order to reach the entire membership, from whom a willing response is anticipated. Let us all pull together to reach this goal!

The following poem was read at our meeting February 12:

HAIL TO OUR CHIEF

(Sung to the tune of "Brightly Beams Our Father's Mercies.")

Brightly dawns this glad occasion,
A Chieftain grand is in our midst,
All hail his name in loud ovation,
Ben-Hur Sons, forevermore.

Chorus:

Three cheers, hooray, hooray, hooray,
All Whitfield Court exults this day.
With welcome arms into our city,
Savannah greets our Chief alway.

II

Hail to our Chief, Ben-Hur's appointed,
Let De Kalb's Hall echo his praise.
All hail! Gerard by God anointed,
His name resound through endless days.

Chorus:

Before our Chief we lay rare trophies,
Loyal hearts and service true;
His Chariot speed to greater glories
And crown his work life's journey through.

Chorus:

With Morrissey, Steele, Wallace, Sutlove,
Ben-Hur will prove a mighty band,
Led by such men as Whetzel, Hodgson,
Old Whitfield Court will sure expand.

Chorus:

With hearts aglow, with pride aburning,
State Banner Court we proudly stand.
Our gauntlet down, we challenge Georgia
Take from our midst this emblem grand.

Chorus:

All aboard, the Chariot's waiting,
The dye is cast, the race begun,
Ben-Hur has won, the mighty victor
Gives lasting joy, like rivers run.

Chorus:

Three cheers, hooray, hooray, hooray,
All Whitfield Court exults this day.
With welcome arms into our City
Savannah greets our Chief alway.

Composed and dedicated to the Supreme Chief of the Tribe of Ben-Hur, Dr. R. H. Gerard, by Brother William Griffiths, at the special request of District Manager John Hodgson. DEPUTY.

Indiana

INDIANAPOLIS, IND. — Thursday evening, March 4, witnessed the institution of a Court of the Tribe of Ben-Hur at Edinburg, Ind. The charter list of twenty-eight members was obtained by Brothers Geo. L. Renwick and W. P. Newton, District Manager. The initiatory work was impressively given by the degree staff of Star Court No. 277, assisted by their Roman Soldiers and Ladies' Fancy Drill teams. A special train carried the Indianapolis teams, together with about fifty-five members of the Courts, to Edinburg.

After the work in the Odd Fellows' Hall, the members and candidates repaired to the Woodman Hall, and enjoyed refreshments. Brother Bowers, our State Manager, and Brother W. N. Steele, Supreme Instructor, was present and assisted in the institution of the Court. We can not speak too highly of the personnel of the officers elected. The Scribe, Brother Geo. A. Gillaspay, is one of the best known men in Johnson County, and has just been elected Trustee of the Township. The Chief, Brother Gilford Freese, is the logical man for the place. Brothers Rowland Fordyce, Keeper of Tribute, and T. H. Smith, as Judge, are promising business men. Past Chief Brother James Smith and Sister Esther Weaut, Teacher, as well as all the other officers, were well chosen for their respective positions. The average age of the membership of this Court is twenty-five years. The writer predicts that this Court will be on the Honor Roll within the next sixty days. At their last meeting, March 12, the name was chosen, which was Arrius No. 357, and the time of meeting each Friday night. REPORTER.

Illinois

DANVILLE, ILL.—Ithamar Court No. 1 had an interesting meeting Monday evening, March 8, which was well attended, a class of seven were initiated and ten application cards presented. There is a contest on between the States of Illinois and Indiana for a permanent State Banner. Also a number of prizes to the individual. Look out for Ithamar Court. We need about one hundred and twenty members to lead in this State on Roll of Honor and that number would go a long way to the winning of the Banner. Let us make the effort. With a membership of nearly six hundred members, we should do a great work. Brothers and Sisters who stay at home, lend your assistance by bringing in a new member or even sending in the name or names of prospective candidates to your Deputy, Brother L. M. Hundley, Third Floor, Baum Building, 'phone 1703, or 'phone your Chief, 3820, Mrs. L. J. Bahls. We will cheerfully assist you and you will receive the full credit. To be a true member in a fraternal organization means that we must devote more or less of our time as well as pay our money. Fraternity means co-operation. What would

the world be without Fraternal co-operation? By thoroughly understanding fraternity and entering into complete co-operation is the only way in which we can protect our families and provide for our beneficiaries. Good membership demands action, not alone in prompt payment of dues and monthly payments. Money alone never made a fraternal society. Many of our members are apt to measure our Order by its insurance of dollars only and forget that the fundamental principle of successful Fraternal Protection is constant growth, and each and every member is bound by a solemn obligation to increase the membership of their Court. The very moment this obligation is neglected they weaken the foundation. A little effort to redeem your pledge will strengthen the Order. The Founders, of our Order builded wiser than they knew, and secured for us an organization that is worthy of perpetuity. This being true, it is the duty of every member to work to that end.

Don't fail to attend the open meeting of April 12 at 8 p. m. at K. C. Hall, 24 East Main Street. Bring your prospective candidates and friends. We will have a splendid literary and musical program, some of Danville's best talent, no admission charged. Each person present at this entertainment will receive a number and during the evening there will be a drawing. The one holding the lucky number will be granted a free admission to membership in Ithamar Court No. 1, if accepted by ballot of the Court in the regular way. If the lucky person already holds membership they will receive a beautiful edition of the book *Ben-Hur*. We extend a hearty welcome to members of other Courts and would be pleased with a visit at any time, second and fourth Mondays of each month. CHIEF.

EAST ST. LOUIS, ILL.—Children of members and friends of St. Clair Court No. 250 had a grand time at their opening meeting, February 28. Songs and music by the children were great. Each child received a prize package, while the older ones danced, after which an excellent lunch was served by the ladies of our Court. It was such a grand success that it was voted to hold another get-together night on March 23, 1915.

DR. C. E. EISELE, D. S. C.

CHICAGO, ILL.—Golden Rod Court No. 284 had a most interesting meeting Thursday evening, March 4, in the hall at Blue Island and Nineteenth Avenues. It was a most enjoyable affair, our District Manager, Brother H. Jeffs, being present, and plans were laid for an aggressive campaign for new members. Brother Jeff's address was most interesting and helpful as he explained the beauties and benefits of membership in the Tribe of Ben-Hur. Our members who were not present certainly missed a rare treat.

The social committee has arranged for an entertainment in the near future and we believe that Golden Rod Court will soon take its place in the very fore front among the active Courts of our city. Brother Jeffs has promised to give us a return visit soon and help in the work. At the close of the meeting each member present pledged renewed activity and each was presented with a beautiful souvenir. You will hear more good reports from Golden Rod Court in the future issues of THE CHARIOT. CORRESPONDENT.

OLNEY, ILL.—Thursday, January 21, we had with us our State Manager, Brother H. J. McGinnis, and Brother Harry Michael, who gave us a lecture on Ben-Hur with stereopticon views. For this occasion we rented a moving picture show room and advertised very extensively in the daily papers and by sending cards to every member, as a result we had a full house. Brother McGinnis' visit and Brother Michael's lecture was the starter of which has resulted in some good work. Sister Clara L. Camp, Deputy, was placed in charge, and with the assistance of our Scribe and other members has succeeded in a revival of interest among the old and new members. At our regular meeting Wednesday evening, February 24, we had a very large attendance and about thirty applications for membership. There being quite a large crowd waiting outside, Court was closed and turned over to the Social Committee. The following program was rendered: Address of Welcome.....Brother Ed. Houser Vocal Solo.....Miss Charline Gaudy Duet.....Miss Ruth Gruber and Miss Carecrow Piano Solo.....Miss Hill Address on Ben-Hur Work.....Mrs. Clara L. Camp, Deputy Music.....Miss M. Reich The floor was then turned over to Brother Marion Herrin to amuse the people. Refreshments were served and everyone present seemed to have the Ben-Hur spirit once more.

Wednesday evening, March 10, will long be remembered by those who attended the class initiation at Olney, Illinois. The work was exemplified by the Vincennes team, which is considered one of the best in Indiana. They appeared in their new robes and put the work on according to the new ritual and did it most admirably. Forty candidates were received into the mysteries of the Order, after which a bountiful banquet was served and a social hour followed. Supreme Organizer, W. H. Owen, and State Manager, H. J. Mc-

Ginnis, were present and spoke most enthusiastically of the good work that had been accomplished in so short a time. A large delegation was also present from Lawrenceville.

Much credit is due to special representative, Sister Clara L. Camp, who is responsible for the large class. Sister Camp is one of the most efficient organizers in the Supreme Jurisdiction. She was ably assisted by Brother and Sister Christy, the latter being Scribe of the Court.

A feeling of general satisfaction prevailed over the revival of the Court and each member pledged their hearty co-operation in securing an added membership.

PRESS COMMITTEE.

AURORA, ILL.—Twenty-seven members were added to Fox River Court, No. 508, at the meeting in Charlemagne Hall Wednesday evening, March 10.

Mrs. Katherine Collins and Arthur Kelly, who served as Chiefs of the former East Side and West Side Courts, prior to their consolidation in the present Fox River Court, received substantial tokens of appreciation of their conscientious work in the past. Mrs. H. D. Rhodes, in behalf of the Court, presented Sister Collins with a handsome cut glass compote and Brother Kelly with a fumed oak humidor. Both replied, expressing surprise and heartfelt thanks. In addition the Supreme Officers sent to both Sister Collins and Brother Kelly Past Chief's certificates.

Later the Social Committee of the Court served ice cream and cake in the banquet hall. REPORTER.

Ohio

CINCINNATI, OHIO.—Brother and Sister J. H. Rehkamp, assisted by their daughters, Charlotte and Mrs. Stewart, entertained sixty-five members and friends of Triumph Court No. 225 at their commodious home on Roe Street afternoon and evening, Wednesday, March 3, with music, readings, etc. Thirty-three prizes were awarded the guests in various forms. A lunch, consisting of all good things to eat, was served at ten o'clock. To say that Sister Rehkamp is a past master in the culinary department is voicing the sentiments of all present. After lunch games that interested our younger members were indulged in, and enjoyed by all. Sister Rehkamp donated the entire gross receipts to the Court for purchase of paraphernalia. Chief Berkley and Past Chief Porter have completed the Galley in fine workmanlike style.

The Degree Team conferred the full degree on two candidates March 10, using the Galley with success. The Prison scene will be ready for the meeting of March 24. Our last meeting was a success from the opening to the closing Ode. The Court did not fail to give Sister Rehkamp, Chief Berkley and Past Chief Porter a rousing vote of thanks. You may look for Triumph Court No. 225 to be on the Roll of Honor in a short time. Our members are loyal and enthusiastic. A WORKER.

PORTSMOUTH, OHIO.—One of the most enthusiastic fraternal meetings held in the city in a long time was held by the Portsmouth Court No. 109, Friday night, March 5, the occasion being the presentation of the State Prize Banner, which always goes to the Court making the best record for the past year. William H. Owen, Supreme Organizer on behalf of the Supreme Officers, presented the banner to the local Court, and it was accepted on behalf of the Court by Henry Cline, first Past Chief of the Court. Dr. J. C. Foster, State Manager of Ohio, with headquarters in Columbus, followed with an appropriate address.

Charles J. Miller, Deputy Supreme Chief, had charge of the impressive ceremonies and introduced the speakers.

The entertainment committee, consisting of Charles J. Miller, Miss Jacintha Wommak, Mrs. Cora Davis, George Emrick and George Pfeiffer, procured the following local talent for this occasion: Piano solo, Miss Clara McLaughlin; reading, Mrs. Cora Davis; vocal solo, Mr. W. Baxter Jackson; piano solo, Mr. Harold Walker; exhibition drill, by sixteen young ladies of the Order; vocal solo, Mr. George Emrick; reading, Miss Adelaide Blake; piano solo, Miss Margaret Hans, and a recitation by Viola Davis.

This social feature was one of the many that will long be remembered by the members and friends of Portsmouth Court No. 109. Much credit is due the officers and members of the Court for the loyal support given the Deputy Supreme Chief, C. J. Miller, during last year's membership campaign. Chief Charles Spratt proved himself worthy of the confidence the members placed in him by electing him Chief for three consecutive terms and he has conducted the affairs of the Court in a most pleasing and satisfactory way. He has used excellent judgment in selecting the degree team which is now one of the best in the state. The relief committee selected by him is ever ready to look after the members who are in sickness or distress. They are ready at any time to lend a helping hand.

Our Scribe, Brother Thomas McLaughlin, is also responsible for the success of the

Report of the Auditing Committee, Supreme Tribe Ben-Hur, for the Fiscal Year Ending January 7, 1915

CRAWFORDSVILLE, INDIANA, March 15, 1915.
To the Supreme Chief, Officers and Members of the Supreme Tribe of Ben-Hur:
We, your Auditing Committee, appointed in accordance with the requirements of Section 28 of the Laws, Rules, and Regulations of the Supreme Tribe of Ben-Hur, would most respectfully report as follows as to the receipts and disbursements of the fiscal year beginning January 8, 1914, and closing January 7, 1915, showing the amounts on hand in the Emergency Fund, composed of the Benefit and Reserve Funds, and also the General Fund of the Order, viz.:

BALANCE	
Amount of Net Assets, January 8, 1914.....	\$1,592,040.61
INCOME	
Received from membership fees.....	\$ 1,277.50
Received from Per Capita Tax.....	61,459.64
Received from monthly payments, first year.....	1,471,444.22
Received from medical fees.....	44.00
	\$1,534,225.36
Deduct payments returned to applicants.....	3,199.19
	\$1,531,026.17
Received from interest.....	\$ 59,951.74
Less premium paid on Bonds.....	2,292.90
	\$ 57,658.84
Received from rents.....	18,011.16
Received from supplies.....	4,422.72
Received from Surety Bonds.....	400.00
Received from advertising (THE CHARIOT).....	1,576.67
Tender of monthly payments returned.....	23.67
Total Income 1914.....	\$1,613,119.23
Sum	\$3,205,159.84
DISBURSEMENTS	
Death Claims Paid.....	\$1,257,167.20
Permanent Disability Claims.....	6,215.64
Old Age Benefits.....	27,678.00
Total Benefits Paid	\$1,291,060.84
Extension of the Order (field men).....	\$ 141,962.86
Salary of Officers	21,500.00
Compensation of Executive & other com.	3,950.00
Salary of Office Employees.....	37,286.48
Salary of Medical Department.....	9,400.00
Traveling Expense of Officers.....	3,373.63
Insurance Department Fees.....	727.00
Rent	5,258.00
Advertising, Printing and Stationery..	25,794.56
Postage, Express, and Telegrams	5,630.35
Lodge Supplies	8,542.97
CHARIOT	20,040.55
Legal Expenses	14,059.57
Furniture and Fixtures	1,285.18
Taxes and Repairs	14,818.73
Fraternal Congress	346.00
Medical Fees returned	34.50
Collection of Monthly Payments.....	971.52
Surety Bonds	1,008.38
Supreme Meeting	6,913.23
Medical Inspection	486.09
Miscellaneous Expense	1,776.15
Traveling and Other Expenses of Deputies and Organizers.....	30,116.97
	\$ 355,282.72
Total Disbursements, 1914.....	\$1,646,343.56
Balance January 7, 1915.....	\$1,558,816.28
LEDGER ASSETS	
Book value of Real Estate.....	\$ 225,686.38
Mortgage Loans on Real Estate.....	261,325.00
Book value of Bonds.....	864,577.62
Cash in Elston National Bank.....	177,127.28
Cash in Crawfordsville State Bank.....	10,000.00
Cash in Farmers & Merchants' Trust Co.....	10,000.00
Cash in Citizens' National Bank.....	5,000.00
Cash in First National Bank.....	5,000.00
Cash in Office	100.00
Total Ledger Assets	\$1,558,816.28
LIABILITIES	
Unpaid Death Claims	\$ 109,375.00
Death Claims Resisted	12,700.00
Disability Claim unpaid	250.00
Value of deferred Disability Claims	1,256.56
	\$ 123,581.56
Salaries, Rents, Etc., due and accrued.....	10,423.25
Accrued Taxes	2,084.52
Advance Assessments	1,157.09
Total Liabilities	\$ 137,246.42
Receipts from monthly payments from January 8, 1914, to January 7, 1915, less \$3,199.19 returned to members.....	\$1,468,245.03
Emergency Fund, composed of Benefit and Reserve Funds.....	\$1,122,796.86
To General Fund	345,448.17
	\$1,468,245.03
Balance, January 7, 1914, Emergency Fund (composed of Benefit and Reserve Funds).....	\$1,487,792.31
Received from Monthly Payments	\$1,122,796.86
Received from Interest.....	53,657.40
Received from Rent.....	18,011.16
	\$1,194,465.42
Sum	\$2,682,257.73
DISBURSEMENTS	
Paid Death Benefits	\$1,257,167.20
Disability Benefits	6,215.64
Old Age Benefits	27,678.00
Taxes and Repairs on Real Estate.....	14,652.59
Total Disbursements	\$1,305,713.43
	\$1,376,544.30
Balance in Emergency Fund.....	\$1,376,544.30
Balance in General Fund.....	182,271.98
	\$1,558,816.28
Balance in Mortuary Fund to credit Class A.....	\$ 796,462.76
Balance in Mortuary Fund to credit Class B.....	580,081.54
	\$1,376,544.30

We find the records of the Society have been kept strictly in accord with the requirements of the Insurance Departments. The securities have been

checked and are found to be intact, as shown in our statement. New business for the year just closed, compares favorably with preceding years, particularly when industrial conditions are taken into consideration. The Society appears to be in a most healthful condition, and is being conducted in the usual careful and conservative manner. "Class A" shows a reduction in members and funds, a fact which was to be expected and which is in accord with the prediction of our Supreme Officers. "Class B," which is now the dominant class, and which is operated upon the National Fraternal Congress Table of Rates, shows a very substantial increase, both as to members and funds.

We note with satisfaction that the usual care with reference to expenditures from the General Fund, has been observed by our Supreme Officers, and we commend their vigilance in this direction.

Fraternally submitted in T. B. H.,
GEO. W. DUKE,
RALPH W. SHAFER,
A. R. STANSIFER,
Supreme Auditing Committee.

NEWS FROM THE COURTS

(Continued from Page Six.)

Court and his help in securing members made the presentation of the State Prize Banner possible. The Court is fourteen years old and has one thousand members. REPORTER.

WHEELERSBURG, OHIO.—With fitting exercises that were conducted with unusual impressiveness, District Manager Charles J. Miller, assisted by Frank McCurdy and Dr. G. W. B. Andre, installed a new Court of the Tribe of Ben-Hur at a rousing big meeting in Wheelersburg, Tuesday evening, March 9. Ninety members of Portsmouth Court No. 109 of Portsmouth, Ohio, were in attendance.

The ritualistic work was exemplified by the degree team of Portsmouth Court and the new organization will be known as Wheelersburg Court No. 230, T. B. H. The Ladies' Marine Guards of Portsmouth also made the trip and took part in installation exercises. The degree team is composed of sixteen members and their work was a revelation.

The South Webster brass band, which furnished music for the occasion, met the Portsmouth delegation at the depot and escorted it to the Dutiel Hall on Main Street, where the Wheelersburg Court will hold its meetings. The band played a number of selections and the meeting was a memorable one from many standpoints. Wheelersburg citizens, famed for their hospitality, gave the Portsmouth delegation a rousing reception upon its arrival there. The festivities of the evening were concluded with a banquet.

The destinies of the Wheelersburg Court will be piloted by a splendid corps of officers, who were chosen last night. REPORTER.

Missouri

ST. LOUIS, Mo.—Crescent City Court No. 43 will have an open meeting Tuesday evening, April 13, at Woesten Hall, northwest corner of Grand and St. Louis Avenue. Members and their friends are cordially invited to be present. In future this Court will meet in the above named hall on the second and fourth Tuesdays of each month. Two applications were received at last meeting.

Simonides Court No. 61 in future will meet in Woesten Hall, northwest corner of Grand and St. Louis Avenues, on the first and third Wednesdays of each month. All members of the Order will be welcome. REPORTER.

Oklahoma

STROUD, OKLA.—A new Court was organized here on the evening of February 11. State Manager A. S. Bradshaw of Little Rock, Arkansas, and Louise J. Rittenhouse, of Chandler, Oklahoma, were present and ably assisted in the organization work by Wm. P. Woodruff, Chief of Davenport Court, No. 57, and Bessie McCorkle, Alma Lovely, John Lockwood, Floyd Lovely, and Mary D. Jayne, of Chandler Court No. 13. This Court has a charter list of forty-one capable men and women, giving strength to the Order from the beginning, we are expecting great activity in this special Court.

The Red and Blue contest was entered into, continuing until May first. A fine banquet was served and several new members pledged for the next meeting, and prospects look bright for one hundred members at the close of the contest. May every promise be fulfilled. ONE WHO WAS THERE.

New Jersey

NEWARK, N. J.—Wednesday evening, February 17, Essex Court No. 32 again demonstrated that she is looking steadily ahead for a place upon the Roll of Honor, and which without doubt she will soon attain. A class of eighteen new members were initiated into the mysteries of the Order on the above date. The ceremonies were performed in a splendid manner by the Degree Team, and were fully appreciated by a very large gathering of members and visitors. Amongst the visitors were Sister Crawford, from Ohio; Sister Winton, from Long Branch; Deputy Brother Kennedy from Kearney, and a large delegation from Passaic. State Manager Brother W. H. Bisp announced that he would take the degree team as well as the drill team to Woodbridge on March 23, to institute a new Court there.

Wednesday evening, March 3, Essex Court

room was again crowded with members and visitors, it being their regular social night. Games and amusements were provided for all present. Brother Eagan has now organized a base ball team from the members of Essex Court, and wishes to challenge any other Court or Courts to a series of games. Other Courts get busy. During the evening the Good and Welfare Committee served coffee and cake. The success of the ball at Oraton Hall on Wednesday evening, April 14, is assured as the tickets sold to date will cover expenses. REPORTER.

Iowa

CEDAR RAPIDS, IOWA.—Tuesday evening, February 21, Cedar Rapids Court No. 96 held a very successful meeting at the Maccabee Hall. This meeting was attended by the State Manager, W. B. McGinnis, and District Manager, I. H. McCarty, of Waterloo, who delivered addresses on the growth of the Society and what fraternal insurance is doing for mankind under the head of new business. A splendid corps of Officers was installed by our District Manager, Brother McCarty.

The members present assured the newly elected officers of their hearty support for the ensuing year, and without doubt this will be in the near future one of the largest Courts in this part of the state.

After the meeting adjourned an old-fashioned box social was enjoyed by members and friends present.

Cedar Rapids Court has leased the Woodman hall for the year and will meet each Tuesday evening at 8 o'clock. All members are urgently requested to attend these meetings. Watch for the opening date of our new hall. Big times are planned. REPORTER.

West Virginia

PARKERSBURG, W. VA.—An event of the year in the history of Parkersburg Court No. 1 was the social session held by the Court last night at the I. O. O. F. Temple. At this time the members of the Court and their friends participated in an elaborate banquet and program of pleasing features.

The principal speaker of the evening was Dr. J. C. Foster, Manager of the State of West Virginia and Ohio. Various others made brief addresses, and the following musical and reading numbers were also rendered: Welcome Address.....Mr. Cummins
Piano Solo.....Miss Halghill
Address.....F. B. Burk
Ben-Hur March.....Miss Kivlehan
Solo.....Miss McGarvin
Recitation.....Miss Athey
Violin Solo.....Miss Kivlehan
Recitation.....Miss Anna G. Gole
Address.....Mr. Cofer

A good sized crowd was present at the affair. The room was decorated in keeping with St. Patrick's Day and small green pigs were given as souvenirs to the guests in remembrance of the occasion.

CORRESPONDENT.

TOBACCO HABIT You can conquer it easily in 8 days, improve your health, prolong your life. No more stomach trouble, no foul breath, no heart weakness. Regain manly vigor, calm nerves, clear eyes and superior mental strength. Whether you chew, or smoke pipe, cigarettes, cigars, get my interesting Tobacco Book. Worth its weight in gold. Mailed free. E. J. WOODS, 943 C, Station E, New York, N.Y.

BARODA Flash Like Genuine **DIAMONDS**
ANY STYLE at 1.40 the cost, in solid gold rings
Stand acid test and expert examination. We guarantee them. See them first—then buy. Special Ladies 14K 18K style ring 1 ct. \$3.98, Gents ring 1 ct. \$3.93, 14K Stud 1 ct. \$4.88, Sent C.O.D. for inspection. Catalog FREE, shows full line. Patent ring gauge included, 10c. THE BARODA COMPANY, Dept. W 75 1456 Leland Ave., Chicago

WONDER OF THE 20TH CENTURY. BOYS! GIRLS!
X-RAY PAT. APPLIED
10 CENTS
Shows the bones in your fingers, lead in a pencil, etc., etc. You can see through clothes, even the flesh turns transparent and the bones can be seen. The most interesting instrument ever invented. **THINK OF THE FUN YOU CAN HAVE WITH IT.** Complete X-RAY shipped prepaid by parcel post 10c., 3 for 25c. (coin or stamps).
X-RAY MFG. CO. N. Y. Dept. 193

FINANCIAL STATEMENT

Benefit and Emergency Funds Tribe Ben-Hur—Report of Supreme Scribe for the Month Ending March 15, 1915

Balance on hand February 15, 1915, as follows:	
To credit of Class A.....	\$ 772,612.91
To credit of Class B.....	604,656.93
Total.....	\$1,377,269.84
February Receipts:	
Received from Monthly Payments, Class A.....	\$ 40,220.45
Received from Monthly Payments, Class B.....	61,301.52
Received from Interest and Rent, Class A.....	8,046.03
Received from Interest and Rent, Class B.....	5,110.32
Profit on Sale of Bonds, Class A.....	467.52
Total Income.....	\$ 115,145.84
Sum.....	\$1,492,415.68
February Disbursements:	
Death and Disability Claims, Class A.....	\$ 73,350.00
Death and Disability Claims, Class B.....	43,936.64
Repairs on Real Estate, Class A.....	488.52
Repairs on Real Estate, Class B.....	1,965.26
Maintenance of Building, Class B.....	906.17
Total Disbursements.....	\$ 120,646.59
Balance March 15, 1915.....	\$1,371,769.09

Death and Disability Claims Paid in Class A for February, 1915

Emau Kruta, Chicago, Ill.....	\$ 1,400.00
Samuel Lyons, Vincennes, Ind.....	1,300.00
Frank P. Mitchell, Danville, Ill.....	1,300.00
Peter L. Larsen, Sioux City, Iowa.....	1,300.00
Jas. F. Shout, Kansas City, Mo.....	1,100.00
Lewis C. Hammond, Bay City, Mich.....	650.00
George M. Bunting, Cleveland, Ohio.....	1,650.00
Laura N. Penrose, Logansport, Ind.....	500.00
James Hill, Howard City, Mich.....	850.00
Jonathan L. Miller, Chicago, Ill.....	700.00
Wm. E. Peek, Remington, Ind.....	2,300.00
Wm. R. Woodmansee, Cincinnati, Ohio.....	1,700.00
Stephen A. Watson, Danville, Ill.....	2,000.00
Chas. H. Potter, Harrisburg, Ill.....	700.00
Jessie T. Carr, Wabash, Ind.....	1,200.00
Michael Doran, Chicago, Ill.....	600.00
Julia A. McManaman, Bone Gap, Ill.....	800.00
Martha J. Parish, Junction City, Kan.....	1,100.00
Joseph Rericha, Chicago, Ill.....	800.00
Marie Zabrau, Chicago, Ill.....	1,000.00
Jno. F. Klingbeil, Lorain, Ohio.....	2,250.00
Jennie M. C. Spiers, Red Oak, Iowa.....	1,100.00
Chas. Colgrave, St. Louis, Mo.....	1,800.00
Frank E. Hill, Buffalo, N. Y.....	1,000.00
Homer D. Hodge, Jackson, Mich.....	1,200.00
Edgar L. Overmyer, Buckeye, Wash.....	1,300.00
Thos. H. Britton, Covington, Ind.....	1,200.00
Charles R. Brown, Carlyle, Ill.....	1,000.00
Johana Cepuder, Chicago, Ill.....	1,000.00
Virgil Terry, Evansville, Ind.....	1,000.00
Geo. Shriber, Philadelphia, Pa.....	1,000.00
Thos. J. Beverlin, St. Joseph, Ill.....	1,000.00
Grace L. Kyle, Henderson, Ky.....	1,000.00
Amanda Fally, Wingate, Ind.....	1,300.00
Michael H. Gallagher, Rockford, Ill.....	2,000.00
Jno. F. Hendrixson, Odon, Ind.....	1,900.00
Cyrus G. Fisher, Council Bluffs, Iowa.....	1,300.00
Hannah S. Wilson, Terre Haute, Ind.....	600.00
Victoria E. Hardin, Bellingham, Wash.....	1,600.00
Mary J. Baird (Old Age Disability), Central City, Neb.....	500.00
Jacob G. Henninger (Old Age Disability), Peru, Ind.....	100.00
Lawrence H. Lindsey, Dunkirk, Ohio.....	1,200.00
Anna Fath, Hamilton, Ohio.....	800.00
Luther P. Ludden, Lincoln, Neb.....	1,200.00
Margaret E. Leonard, Pendleton, Ore.....	900.00
Josephine Oldham, Springfield, Ohio.....	1,600.00
Ella M. Snow, Ord, Neb.....	1,900.00
Chas. O. Baughman, Benton Harbor, Mich.....	1,900.00
Samuel J. Ousley, Sikeston, Mo.....	700.00
Frederick Mersfelder, Canal Dover, Ohio.....	1,100.00
Daniel S. McSpadden, Alamo, Ind.....	1,500.00
Maggie J. Whipple, Reiley, Ohio.....	700.00
Ben H. Johnson, Jackson, Mich.....	600.00
Chas. Kinninger, Bucyrus, Ohio.....	2,000.00
Clara S. Harger, No. Baltimore, Ohio.....	1,200.00
Chas. C. Thomas, Benton, Mo.....	900.00
Mamie E. Walters, Campbell, Mo.....	1,400.00
Winford M. Taylor, Dana, Ind.....	700.00
Frederick Bengston, Rockford, Ill.....	1,100.00
James A. Phifer, Terre Haute, Ind.....	1,100.00
Jos. Ternes, Henderson, Ky.....	700.00
Adolph F. Zitt, Newport, Ky.....	1,300.00
Frederick Wolf, Louisville, Ky.....	700.00
Lenora E. Lackey (Old Age Disability), Stanton, Neb.....	50.00
Total.....	\$ 73,350.00

Death and Disability Claims Paid in Class B for February, 1915

Sarah Thompson, Madison, Ill.....	\$ 3,000.00
Sarah A. Haight, Saginaw, Mich.....	800.00
Jno. V. Rott, Highlandtown, Md.....	500.00
Istvan Gaal, Passaic, N. J.....	1,000.00
Gray M. Myers, Jeannette, Pa.....	1,000.00
Earl Warner, Buffalo, N. Y.....	500.00
Fred Doefmann, Chicago, Ill.....	1,000.00
Inez M. Duck, Greenville, Tex.....	2,000.00
Rosa A. Braun, Louisville, Ky.....	700.00
Rosa M. Wiscaver, Ottwell, Ind.....	3,000.00
Chas. H. Brown, Kewanee, Ill.....	1,200.00
Aline Everson, Louisville, Ky.....	1,000.00
Alice McLaughlin, Mason City, Iowa.....	1,000.00
Walter E. Stuart, Harrisburg, Ill.....	500.00
Allen Medsker, Shelby, Ohio.....	1,000.00
Annie P. Clarkson (Old Age Disability), Los Angeles, Calif.....	333.90
Mary B. Simmons (Old Age Disability), Bellefontaine, Ohio.....	429.30
Lydia Carroll (Old Age Disability), Bay City, Mich.....	278.40
Hartwell Churchill (Old Age Disability), Hillsdale, Mich.....	238.50
Cora L. Howell, Cleburne, Tex.....	1,500.00
Adam G. Hipskind, Wabash, Ind.....	957.14
Anna M. Margerum, Middletown, Ohio.....	500.00
Jos. W. McKinzie (Disability), Ft. Wayne, Ind.....	250.00
Titile S. Beck, Findlay, Ohio.....	1,000.00
Josef Fantish, Chicago, Ill.....	800.00
Izora B. Leyerle, Mound City, Ill.....	1,000.00
Sarah E. S. Donaldson, Oklahoma City, Okla.....	1,000.00
Peter Buerger, Hamilton, Ohio.....	600.00
Wm. A. Schram, Ft. Wayne, Ind.....	1,000.00
Bettie La Grange, Princeton, Ind.....	2,100.00
Andrew S. Kleinpeter, Patterson, La.....	1,000.00
Clemence Declare, Danville, Ill.....	1,000.00
Alfred Bledsoe, St. Louis, Mo.....	1,000.00
Wm. J. Baggett, Milwaukee, Wis.....	1,000.00
Harold A. Hampton, Effingham, Ill.....	1,000.00
Julia A. Morris, Grand Island, Neb.....	1,200.00
Frederick Wolf, Louisville, Ky.....	700.00
James C. Stratton (Old Age Disability), Troy, Ohio.....	477.00
John T. White (Old Age Disability), Grandview, Ind.....	572.40
Michael Kennedy, Paterson, N. J.....	1,000.00
Alice Pate, Ft. Worth, Tex.....	1,500.00
Edward J. Nickle, Sharon, Pa.....	2,000.00
Thos. C. Kennedy, De Witt, Ark.....	500.00
Walter S. Morse, Carlyle, Ill.....	1,000.00
Total.....	\$ 43,936.64

Total Paid to Beneficiaries Since Organization.....\$13,282,777.99

Fraternally submitted to T. B. H.,
JNO. C. SNYDER, Supreme Scribe.

Report of Supreme Keeper of Tribute, Tribe Ben-Hur, March 15, 1915, Showing Amount of Benefit and Emergency Funds and How Invested.

Elston National Bank, Crawfordsville, Indiana.....	\$ 161,248.64
First National Bank, Crawfordsville, Indiana.....	5,000.00
Citizens' National Bank, Crawfordsville, Indiana.....	5,000.00
Crawfordsville State Bank, Crawfordsville, Indiana.....	10,000.00
Farmers & Merchants' Trust Co., Crawfordsville, Indiana.....	5,000.00
Crawfordsville Trust Co., Crawfordsville, Indiana.....	5,000.00
Real Estate (Home Office).....	186,597.63
Real Estate (Adjacent Property).....	23,117.60
Real Estate (Old Home Office).....	15,971.15
First Mortgage Real Estate Loans.....	254,725.00
Invested in Municipal and County Bonds.....	700,059.07
Cash in Office.....	50.00
Total Assets.....	\$1,371,769.09
Of which there is to the credit of Class A.....	\$ 747,508.39
Of which there is to the credit of Class B.....	624,260.70
Total.....	\$1,371,769.09

Fraternally submitted to T. B. H.,
S. E. VORIS, Supreme Keeper of Tribute.

FREE—SIX MONTHS—INVESTING FOR PROFIT, a monthly Guide to Money-Making. Tells how \$100 grows to \$2,200—how to get rich quickly and honestly. H. L. Barber, Pub., 419, 32 W. Jackson Blvd., Chicago.

WE BUY Weed, Roots, Barks, Herbs, if properly cured. War prices. October Dandelion brought 18c pound. Write LEONARD DRUG CO., BRADFORD, PA.

Will You Be Friends With Jim Ten Years From Now?

If you have been friends for ten years, you will be friends for the rest of your lives, won't you? Why? Because you know each other through and through. That's why in The Royal Typewriter you buy today, we have built your friendship ten years from now. Not a mere sentiment—a sound bit of business. But it has its advantages for you. ROYAL TYPEWRITER CO., INC. 364 Broadway, New York, N. Y. Telephone Franklin 4400 Branches in all Principal Cities

Table of Rates

Term Certificates will be issued on approved application at the rates per \$1,000 as given in Table 1, or Whole Life, Death, Accident and Disability certificates will be issued on approved application at the rates per \$1,000 as given in Tables 2 and 3.

Age	Table 1	Table 2	Table 3
18.....	\$0 67.....	\$1 00.....	\$1 05
19.....	68.....	1 02.....	1 07
20.....	69.....	1 04.....	1 09
21.....	70.....	1 07.....	1 12
22.....	71.....	1 09.....	1 15
23.....	72.....	1 12.....	1 18
24.....	74.....	1 15.....	1 22
25.....	76.....	1 19.....	1 26
26.....	78.....	1 22.....	1 30
27.....	80.....	1 26.....	1 34
28.....	82.....	1 30.....	1 38
29.....	83.....	1 34.....	1 43
30.....	85.....	1 39.....	1 48
31.....	87.....	1 44.....	1 53
32.....	89.....	1 49.....	1 58
33.....	91.....	1 54.....	1 64
34.....	94.....	1 59.....	1 70
35.....	97.....	1 64.....	1 77
36.....	1 00.....	1 71.....	1 84
37.....	1 02.....	1 78.....	1 92
38.....	1 04.....	1 84.....	1 99
39.....	1 07.....	1 91.....	2 07
40.....	1 10.....	1 99.....	2 16
41.....	1 13.....	2 07.....	2 25
42.....	1 17.....	2 15.....	2 35
43.....	1 21.....	2 25.....	2 46
44.....	1 24.....	2 35.....	2 57
45.....	1 27.....	2 45.....	2 70
46.....	1 32.....	2 58.....	2 83
47.....	1 37.....	2 68.....	2 96
48.....	1 41.....	2 80.....	3 10
49.....	1 46.....	2 93.....	3 26
50.....	1 51.....	3 06.....	3 42
51.....	.....	3 21.....	3 60
52.....	.....	3 37.....	3 79
53.....	.....	3 54.....	4 00
54.....	.....	3 72.....	4 22
55.....	.....	3 91.....	4 46

†Not admitted after 50 years of age. Certificates will be issued for \$250, or in additional multiples of \$50 thereafter up to and including \$3,000. In no case will more than \$3,000 be granted on any one life.

A monthly payment, as above, from each member holding a Beneficial Certificate, will be due on the first day of each month, and must be paid to the Scribe of the Court on, or before, the 25th day of each month, without notice.

Members of Class A may voluntarily transfer to Class B in accordance with the Laws, Rules and Regulations without cost or re-examination.

Members of Class B may transfer at attained age without re-examination from Table 1 or 60-year term to the Whole Life (Table 2) or Death and Disability (Table 3) provided such transfer be made five years prior to the expiration of Term Certificate.

Boy's Composition on Breathing

This is on breathin'. Breathin' is aspiration. You study Physics to learn how to breathe.

You breathe with the asthma, the nose, the mouth, the heart, the lungs, the liver and the stomach, but deep sea breathin' is the most healthiest kind.

The breath is made up of ox-eyd-gem and nightly-gin.

I read onct that "every time any one breathed some one died."

I tried it on our neighbor's cat that licks mine, but it didn't do any good. A feller can't always believe everything he reads.

My father can breathe the loudest when he's asleep of any one I know, unless it's Uncle Charlie. Uncle Charlie ain't married, but he's engaged. She gave me a box of candy onct. I wish she would marry me 'stead of Uncle Charlie.

It's lots better to breathe where there's air. If you breathe where there ain't any air you don't feel very well.

If you run too fast your breath gets all out of place.

Breathin' is quite important. George Washington, Abraham Lincoln and Taft would never have got to be President if it hadn't been for breathin'.

Price List

Of supplies and paraphernalia furnished by the Supreme Tribe of Ben-Hur, Crawfordsville, Ind.:

Badges, members, per dozen....	\$3.00
Badges, officers, per set of ten....	3.00
Ballots, per dozen.....	.10
Ballot boxes, each.....	1.00
Gavels, each.....	.25
Keeper of Tribute, cash book, each.....	.75
Laws, rules and regulations, each.....	.10
Ode books, each.....	.10
Receipt books, individual, each.....	.04
Rituals, New Form, Leather Bound, each.....	1.50
Scribe's Cash Book, No. 100....	.75
Scribe's Cash Book, No. 250....	1.00
Scribe's cash book, leather bound, each.....	8.00
Scribe's order book on Keeper of Tribute, each.....	.15
Scribe's order book on Keeper of Tribute, per doz.....	1.50
Scribe's record book, each.....	1.00
Scribe's receipt book, each.....	.10
Scribe's receipt book, per dozen.....	1.00
Scribe's receipts, with name and number of Court, per thousand.....	2.00
Seals, each.....	2.50
Transfer cards, each.....	.25
500 letter heads for Scribe....	2.00
1,000 letter heads for Scribe....	3.50
500 envelopes, 6%, for Scribe.....	2.00
1,000 envelopes, 6%, for Scribe.....	3.50
Seven Pointed Star Pin, Rolled Gold, No. 331.....	1.00
Star with cross and chain, rolled gold, No. 329.....	1.25
Star with cross and chain, solid gold, No. 330.....	2.00
Electro button or pin, No. 300....	.35
Rolled gold button or pin, No. 301.....	.50
Solid gold button or pin, No. 302.....	1.00

PLEASE TAKE NOTICE.

All orders for supplies must be accompanied by remittances for the full amount. JNO. C. SNYDER, Sup. Scribe.

Our watchword: Now altogether in unity for 20,000 new members in 1915.

THE CHARIOT

OFFICIAL ORGAN OF THE SUPREME TRIBE BEN-HUR

Vol. XX

Crawfordsville, Indiana, May, 1915

No. 5



Birth Place of
Fraternal Protection



Exterior of Building
October 20, 1868

Birth Place Remodded, Home of
Lew Wallace Court No. 17 Meadville Pa.
Dedicated April 14, 1915



My Mother

I've fashioned a garland of silver and gold,
Embellished with diamonds rare;
And never a picture of treasures of old
Had a setting half so fair.
All gay with the tints of the Autumn leaf
The rose and the lily tall—
No colors less true would do for a wreath
For the one who was truest of all.
And the image I cherish within this frame
Is of one and never another;
A dear, sweet face, with a sacred name—
The best of all friends—My Mother.

—Selected.

Ben-Hur's Progress in the East

It was the pleasure of the Editor in company with Brother W. N. Steele, our Supreme Instructor, to visit several of our Courts in Pennsylvania during the week beginning Monday, April 12. Our first visit was to Keystone Court No. 1, Bradford, where we arrived Tuesday afternoon April 13, and were met at the depot by Brothers T. H. Russell, State Manager and S. M. Abrams, Scribe of Keystone Court No. 1, who has represented his District at several meetings of the Supreme Tribe. The day was beautiful, the weather pleasant and bright, and it was like

renewing old friendships to meet Brothers Russell and Abrams, who escorted us to the hotel.

In the evening we visited Keystone Court No. 1, which Court now holds the State Prize Banner for Pennsylvania. We witnessed the initiation of a fine class of candidates, this class included some of the best business men of that thriving city. The greater per cent. of the class were young men. Brothers Tremain and Farrell and Sister Sexsmith were each good in their respective parts, the latter has held the position of Teacher since the organization of the Court, and has obligated more than three thousand candidates for the Tribe of Ben-Hur. We do not believe such a splendid record as this can be excelled by any Teacher within the Supreme Jurisdiction. It was readily observed why Keystone Court was the winner of the State Prize Banner, as a more lively and enthusiastic bunch of Ben-Hur members cannot be found any where. Enthusiasm seemed to be in the very air and Bradford is a prolific field, one of the most thriving manufacturing towns in northern Pennsylvania.

Accompanied by Brothers Russell and Steele, we arrived in Meadville

Wednesday morning, and the afternoon was spent in visiting about the city. It was the pleasure of the writer to call at the office of our old-time friend, Brother M. W. Sackett, who is Supreme Recorder for the A. O. U. W., and has held that office for the past twenty-five or thirty years. Brother Sackett is one of the leading Fraternalists of America, and for almost twenty years was the Secretary-Treasurer of the National Fraternal Congress. He most graciously received us and gave us some important history regarding the organization of the A. O. U. W., which occurred in Meadville, October 20, 1868. He also presented Brother Steele with several valuable photographs which will be added to his Bondopticon Illustrated Lecture.

In the evening we assembled on "Historic Ground," it being the occasion of the Dedication of the new Court Room of Lew Wallace Court No. 17. Although this was the dedication of the new hall for Lew Wallace Court, it was the identical room in which the first Lodge of a Fraternal Beneficial Order was organized on October 20, 1868. The first Lodge Room was about one-eighth of the size of their present hall, as will be

noted on the above illustration given in this issue of THE CHARIOT.

The ceremony was most impressive and those present felt it was almost "hallowed ground"—indeed it was the sacred vault in which our great Fraternal System had its birth almost fifty years ago. The transformation wrought by the architect and his workmen in changing the hall, from its old dimensions to the present commodious and well appointed arrangement, is in keeping with the wonderful advance Fraternal Protection has made in the more than two score years. The room in which John Jordan Upchurch completed the organization of Jefferson Lodge No. 1, Ancient Order of United Workmen, was less than twenty feet wide and a little more than thirty feet in length, and was in the three story brick building which had been erected about the year 1850. The hall was crude and unfinished at the time of the organization of Jefferson Lodge No. 1, but on the evening of the dedication of the Lew Wallace Court Room, it presented a most imposing appearance. The Hall has been enlarged, remodeled and fitted with beautiful white-maple, hardwood floors, walls frescoed, the ceiling

beautifully decorated and festoons of the colors, red, yellow, and black, were most artistically arranged about the hall.

The large dining room which adjoins the hall proper was equally as beautiful where a three course supper was most daintily served under the direction of Sister Marvin as Chairman of the Banquet Committee. The entire program was of a high character and was presided over by Brother Charles Knight. The very sacredness of the occasion seemed to be impressed upon the host of members and their friends assembled, and it was really a "Red Letter Day" for Ben-Hur in the Keystone State. Indeed the writer would that every member in the Tribe of Ben-Hur might catch something of the impressiveness of the scene and its surroundings and in such a measure as would lead to a higher and better appreciation of the splendid achievements of our Fraternal Beneficial System, and in which the Tribe of Ben-Hur has had no small part in its advancement.

The Ancient Order of United Workmen was the pioneer in giving to the world the plan of Fraternal Protection, and nothing can ever mar or detract from the honors accorded to the organization which had its origin in this historic place; but the Tribe of Ben-Hur was the pioneer in its special plan of protection when first organized, as it was the first of the Fraternal Societies to admit upon absolute equality and at the same rate of protection both men and women. This unit plan of each and every member paying one dollar assessment was attractive. This together with the plan of grading the amount of protection according to the age of the member at the time of admission to the Society was unique and popular and was the basis for the phenomenal growth of our splendid Society. The following interesting and pleasing program was given:

Opening Song—Ode No. 2.
 Lord's Prayer.....Teacher and Audience
 Piano Solo.....Miss Lena Blystone
 Address.....T. H. Russell, D. S. C.
 Duet.....Prof. Manville and Miss Bennett
 Violin Solo.....Miss Ethel Hammerton
 Address (Bondopticon).....W. N. Steele,
 Supreme Instructor
 Vocal Solo.....Miss Florence Downing
 The Hero Tramp.....Brother Earl
 Piano Duet.....

Ethel Hammerton and Angie Hildendorf
 Dedicatory Address.....Gilbert Howell,
 Editor of THE CHARIOT
 Solo (Humorous).....Harold Downing
 Recitation.....Dena Yocum
 Solo.....Miss Bennett
 Recitation.....Hazel Wright
 Farewell Address.....C. H. Stainbrook, Chief

Brother Charles Knight, as Chairman of the Committee on Entertainment, presided. The writer will not attempt to make special mention of the various numbers on the program, except to say that the musical selections were all of a high order.

Prof. Manville, who had charge of the musical part of the program, was assisted by his students, and the rendition of their numbers was a splendid testimony of his ability as a professional teacher of music. Sisters Brown and Blystone, who had visited the Dedication of the New Home Office at Crawfordsville, Ind., were greatly in evidence and were members of the reception committee, and to whom the visitors are under many obligations for courtesies extended.

Thursday morning our party arrived in New Castle, and that evening visited Rigel Court No. 9 and witnessed the initiation of a class of candidates by the degree team of that splendid Court. The initiation was abbreviated in a measure in order that our Supreme Instructor, Brother

W. N. Steele might give his illustrated lecture upon the book Ben-Hur and the ritualistic work of our Society. Brother Steele is a master in his line and held the attention of the large audience for more than an hour and a half. At the conclusion of the meeting, refreshments were served and a very pleasant social hour followed.

Our party arrived in Washington Friday and that evening attended a meeting of Washington Court No. 23. This Court had secured for the occasion the large Eagle Hall, and it was comfortably filled with the members of Washington Court. This was not a public meeting, members of the Order only were present. Rev. W. A. Mansell introduced the speakers of the evening, and after each of the visitors had given his short talk, the meeting was turned into "A Round Table Session," and a series of questions asked. Brother Isiminger, who has been the Scribe of the Court for a number of years, and has also attended several of the meetings of the Supreme Tribe, was not a stranger to us.

It was indeed a pleasure to meet Brother and Sister Mansell and Brother and Sister Isiminger. We trust that our visit to Washington Court No. 23 may be as profitable to the members of that splendid Court, as it was pleasant for the visitors, and if the spirit as manifest at the close of the meeting shall predominate and control in the affairs of this Court we predict a very bright and useful future for that organization.

A Tribute to Mothers

(BY M. M. DESMOND)

Sunday, May 11, is the day designated as "Mother's Day." This year, 1915, we have Memorial Day, Flower Day, Labor Day, and now, thanks to the noble woman, Miss Anna Jarvis, who fostered the idea of a universal Mothers' Day, in which we may pay tributes of adoration not only to the living mothers, but to the dead ones as well, I for one feel how weak and futile any word in eulogy of the true mother—Mother! Ecstatic sound, so twined round our hearts that they must cease to throb ere we forget it. "This our first love, 'tis part of our nature. There is one name, "Mother," which is never found upon the tongue of the slandered and in her presence all criticism is silenced. The artist, has, with his brush, transferred the landscape to the canvass with such fidelity that the trees and grasses seem almost real, and he has even made the face of a maiden seem endowed with life; but there is one picture so beautiful that no artist has ever been able to reproduce it, and that is the picture of "a mother" holding in her arms her babe, or that of a mother aged and worn, sitting by the empty cradle that rocked her children, and murmuring the sweet old cradle songs that brooded over all their innocent sleep. There is one character, the true and loving mother against whom no true man ever uttered a word of abuse. A true mother will sacrifice every comfort for her children's convenience. She will surrender every pleasure for her child's enjoyment and will glory in the fame and exult in his prosperity. If misfortune overtakes him, he will be the dearer to her; if disgrace settle upon his name, she will still love and cherish him in spite of his disgrace; if the world cast him off, he will be all the world to her. The mother walks in the valley of the shadow of death to give another life. Think of the debt mankind owes to the mother.

A Great Banquet

Tuesday, April 6, was indeed a red-letter day for the Courts in Central Eastern Illinois. This was the conclusion of the great contest inaugurated by Brother L. M. Hundley, of Urbana, Ill., and the feature of the evening was the promised banquet at Hotel Beardsley, Champaign, Ill. By request we give herewith in full, the paper presented at the banquet by Sister Hattie Llieuelyn Abbott, who has visited almost all countries of the globe:

"The trip to Pago Pago, Tutuila, Samoa, can be made in fourteen days from San Francisco, on the oceanic mail steamers, stopping twelve hours in Honolulu, H. I.

"There are three places you must not miss seeing if you visit Honolulu—the Pali, the Aquarium, and the Wakiki beach, with its surf riders. It is a very beautiful and up-to-date city and is seven days' sailing from San Francisco.

"The Samoan Islands lie about 800 miles south of the equator, and the larger ones are very rich in their production of Copra. Tutuila, the American Island, has a beautiful harbor, and around its shores is situated the naval station. Its position in the South Pacific makes it very valuable as a coaling station. There are, perhaps, 6,000 natives and 200 white people there at present. The government has established a well equipped ice plant, electric plant, wireless station, telephones, and all the comforts of an up-to-date city. The island was ruled by native kings until taken possession of by the United States. The average temperature for the year is 85 degrees. From May to November the Trade Winds make it very pleasant.

"The harbor is the Crater of an extinct volcano, and the mountains are dead lava, but are covered with cocoanut trees and dense tropical vegetation, green the year round. The combination of water and green mountains, and brown natives in their costumes of tappa and flowers, would excite the admiration of an artist. It would take much time and a much better linguist than I, to describe the beauty of Pago Pago harbor. There are about fifty natives enlisted as sailors, but who are simply guards on shore. They wear an attractive and picturesque uniform, consisting of a bright red scarf twisted about the head until it looks like a turban, a white gauze undershirt, and a lava-lava or short skirt made of black cassimere, with three red stripes around the bottom, and a red scarf about the waist. Always barefooted, their approach at times is almost uncanny, it is so noiseless.

"They have an excellent band, their teacher being an enlisted band master, and an efficient one. They play anything from the latest fox trot to selections from our best composers. The Samoans are very lazy, very kind, and very superstitious, and as a rule very happy. They are very fond of the Americans and try to imitate them in every way. It is a very common sight to see a native with some white man's discarded collar around his ankle or his wrist, or a shirt turned front to the back, or a coat wrong side out if the lining strikes his fancy more than the right side. They wear very few clothes, only when they can get white men's and only then until the novelty has worn off.

"There are missionaries of many creeds there, including the Mormons. They all have schools, and it is almost sad to see, or rather hear, a native struggling through the mase of so much religion presented in so many different ways. They are not deep thinkers, as this little incident will prove: Mr. Hough, a London missionary, teaching a boys' school in the village of Fagalele, explained to his class how we know the earth is round, giving as a part of his illustration the way a ship disappears over the horizon, but using an orange for the earth and a fly for the ship, to make it more plain to his class. When examination time came he included this question: 'How do we know the earth is round?' and on one of the papers he found this answer: 'Because a fly crawls over an orange.'

"The London Missionary Society

has a ship called the John Williams which comes to the Islands twice a year and always takes away a load of gifts of fruit, chickens, pigs, copra, and money. I once asked a Samoan why he gave his money to the John Williams instead of giving it to his wife and children. He looked very much surprised and hurt, and said with much feeling: 'Why, to feed, clothe, and educate the poor Americans.' They are starving and we have plenty. A mental picture came to me of the pennies given in our churches, by children who needed them badly, to send to the South Sea Island Leathen, but the missionary story is another and longer one.

"There are many Samoan villages on the Island and each village is ruled by a chief who is highly honored. He never works and will not even speak in a public meeting, as he considers it beneath his dignity. He has a talking man, who makes and replies to all public speeches for him. A very young girl entertains a Chief's guests and does the honors that would fall upon a hostess, and is called a Taupeau. The wife is usually kept in the background, and even when going for a walk, she keeps several feet behind him, though that custom is being violated somewhat since the wives of American men have been living there.

"Shoes on a Samoan is a very rare sight, though an old Chief named Mauga decided he must have a pair like the American Governor. As none could be found large enough, the dealer ordered a pair made in the States. When they came there was a feast and much ado made to celebrate their arrival. When he wants to create an impression he thinks he must wear his shoes, so he carries them to the place of his intended conquest, then puts them on—always without hose—and as soon as the visit is over he takes them off and carries them home, or I should say has them carried, for there is usually a small boy walking behind him who carries the shoes. The sailors call them 'Mauga's Gunboats.' One very high chief, named Tufele, is the possessor of a high silk hat, and a frock coat almost three sizes too small, given him some years ago by a naval officer. He deems these his badge of rank and authority. With these he wears a white lava-lava, or short skirt, coming just below his knees, always bare footed. He can express more dignity in that uniform than you can easily imagine. It is said of him that when he puts on his hat and coat he lays off his smile.

"The men are all large—almost perfect in physique, and seldom get stout; are excellent swimmers and good hunters. The young women are beautifully formed, but soon take on fat until they lose all resemblance to a good figure. Their color is a rich brown, and when their skin is polished with cocoanut oil, as is the custom, it glistens like polished bronze. They are very fond of bright colors and always wear flowers (even the men) in their hair and around their necks and waists, and ankles.

"There is a mountain called Peoa, or the Rain Maker, that in olden times was worshipped by the natives. It resembles a huge man lying on his back, his head almost in the clouds, his feet touching the water-edge at the harbor's entrance. This resemblance can only be seen from the inside of the harbor. The natives say Peoa was a great king, killed in battle with Matafau, another mountain, because he spit fire in Matafau's face. When it is going to rain the clouds always gather around his head first, so they say, 'Peoa is sad. Today it will rain.'

"There are no monkeys, parrots, or snakes on the island, or any poisonous thing except the centipede, and they have never been known to be fatal. The mosquito and fly are more to be dreaded than the centipede as they carry elephantiasis and conjunctivitis; the first for which there is no cure; the second, an eye disease, is curable if treated soon enough, but which has resulted in total blindness for many Samoans.

"There are very large sharks in the harbor and poisonous coral, also what is known as the Sea Urchin; all of which it is well to avoid. But on land you can travel through the most dense brush and vegetation and see nothing more alarming than the lizard or spider.

"Mail comes from the States every

twenty-eight days, and is welcome, I assure you. Steamer day is gala day for every one, and the native vies with the white man to exceed in hospitality to the tourists who leave the boat for a few hours to see the beauties of Pago Pago. There is little traffic between the islands of Upolu, Savaii and Tutulia since August 26, 1914, when the British took possession of Upolu, occupied previously by the Germans. Their little passenger steamer that plied between the two islands, and a large freighter have been lying in our harbor since war was declared. Our two American schooners were recently wrecked on the coral reefs during a storm, and there is at present only a small motor boat no larger than a rowboat making the trip between these two islands.

"Upolu has very good roads and is much larger than Tutulia. Apia is their port, but is an open harbor and very dangerous for ships in bad weather. Tutulia has only paths wide enough for horseback riding. There is not a wagon or buggy on the island, but the beautiful, sheltered harbor makes it much more desirable than Apia for either homes or ships. Upolu's spot of interest to the tourist is the burial place of R. L. Stevenson, high up on Mount Vitea, selected by himself before his death. He could see it from the window of his home, and because the sun seemed always to linger longer on this spot than any other he wanted to be laid to rest there. The natives adored him and built for him a three-mile road from Valina to Apia under great difficulties and trying circumstances and called it 'The Road of Loving Hearts.' I had the pleasure of meeting his step-daughter last October, who was making a visit in Samoa, and she verified many of the statements I had doubted before regarding this much loved writer.

"When coming home we were compelled to go to Sydney, Australia, because, since October 22, our mail steamer does not stop at Pago Pago on the homeward trip, and the steamers via Suva, Fiji, were not running and had not been since shortly after war was declared (so that by the time we reached home we had traveled more than half the distance around the world.

"The excitement of going through a mined harbor and such a beautiful one as Sydney, with many warships of every description all around us, was worth the entire trip. Sydney is so much like an American city that if it were not for its harbor (said by many to be the most beautiful in the world) it would not be worth visiting, though its suburbs and large cattle and sheep ranches are very interesting.

"The Blue Mountains are about thirty miles from Sydney and there are many excursion trips around the bay and into the country that are worth taking, once you are there. But there are just as beautiful in our own America. I am not ashamed to say that my heart swelled with pride and gratitude when we entered Golden Gate Harbor and saw our own grand old flag floating over the grandest country in the world, and I realized more than ever in my life that it meant Protection, Peace, and Freedom."

A Real Self Test

We take the following extracts from a letter written by Brother A. L. Saulmon, our State Manager of Tennessee, which letter was mailed to each of his workers throughout the State, but it is so practical in its application that it will be helpful to men and women and boys and girls in every walk of life, and we commend it to our readers:

"Would you give yourself a job? If you applied to yourself for a job—would you get it? Think it over. Just be 'boss' for a few minutes—then check up your record for the past month as an employee. Remember now, it's your money meeting the pay roll.

"Have you, as an employee, filled your hours with productive, conscientious labor, or have you been too busy watching the clock? Have you produced enough in that month to make you a profitable investment? Have you put your shoulder to the wheel—forgotten petty differences and dif-

ficulties—or have you put sand in the bearings? Have you asked questions and improved—or have you been too wise to learn? Have you analyzed what you are doing, and why, or used instinct instead of reason, and gotten an indifferent and methodless result? Have you allowed your mind to become poisoned with anger, worry, or envy, and by so doing contaminated and reduced the efficiency of others? Have you gone through the month, a vision of pay day the oasis in your desert of work? And have you let this vision shut out from view all else in the day's work that would build you to a size where you would give yourself a job? Or have you been heart and soul in the work—on the job every minute with a breadth of vision that made of the desert of work, an oasis of opportunity? Check up. Be truthful. Would you give yourself a job?"

The Uninsured

It is astonishing the number of people who are uninsured, while in our cities, towns and villages are num-



AN INTERESTING RACE

bers of fraternal beneficiary societies anxious and willing to take the risks. Men see friends falling around them on every hand, leaving loved ones unprovided for; mothers who have spent their all in educating their children to enable them to be a help later in life; wives whom men have promised to cherish and love; children they have caressed and affectionately fondled—all, all are left to the tender mercy of strangers by him who should have taken care that, for a time at least, the home that was theirs, the roof that had covered them while he lived, should still be a shelter to them when he had passed away. If men would only give the matter a few minutes' thoughtful consideration, a benefit certificate would be found among the effects of all.

Not one business man in thirty-three leaves his family anywhere near money enough to continue the comforts he has educated them to need and expect.

Men in their graves are there to stay. There is no return from the dead to correct mistakes or to do a little more for the family. Insurance must be attended to in life.—Ex.

UNDER THE PALMS

NEWS FROM THE COURTS

Illinois

CHAMPAIGN, ILL.—The first annual banquet of the Twin City Courts was served in the main dining room of the Hotel Beardsley Tuesday evening, April 6. It was an elaborate and an enjoyable affair, Deputy Supreme Chief, and Mrs. L. M. Hundley were the hosts and had as their guests Supreme Chief Dr. R. H. Gerard and Mrs. Gerard, and State Manager and Mrs. H. J. McGinnis, and about 115 members of Balthasar Court of Champaign, and Caledonia Court of Urbana, together with a party from the Danville Courts.

The guests were invited to the dining hall at 6:40 following an informal reception for the dignitaries and other out-of-town guests in the hotel parlors on the second floor. The speakers' table was spread across the front of the room and the other tables extended the full length of the long dining hall. All

another page in this number of THE CHARIOT. Miss Alice Bernice Fielding delighted the audience with a humorous reading rendered in her usual elegant manner and was compelled to respond to an encore. Dr. W. L. Gray, President of the Board of Education of Champaign, gave an address on schools.

Supreme Chief, Dr. R. H. Gerard, was then introduced, his talk being the most interesting. He spoke of the organization of the Order and complimented Mr. Hundley upon the splendid work he has done as Manager of this District. Dr. Gerard said the Tribe of Ben-Hur was organized at a banquet in Crawfordsville, Ind., about twenty-one years ago, and was founded upon the Book Ben-Hur, which was written in that city. He spoke about 45 minutes and when he closed his address the members were not satisfied and he was called to go on and speak longer. However, he declined and thanked the members, saying he would come again to Champaign. The toastmaster then made a short talk, expressing his pleasure at having so many guests for the evening, and then called upon others whose names did not appear on the program. Among those who responded were C. J. Johnson, Mrs. L. J. Bahls, R. P. Everence, Philip Peterson, F. M. Perry, John Pittman, Oscar Mendenhall, Joe Talbott, and Miss Oliva Boyle. A MEMBER.

CHICAGO, ILL.—South Chicago Court No. 66 met in regular session on Wednesday, April 7, and after the regular business was gone over the doors were thrown open to a good sized crowd of members and friends, also visiting members from Auburn Court No. 49, Grand Crossing Court No. 34, and Superior Court No. 372.

The Hall was nicely decorated for the evening, and a fine entertainment was provided, after which all present were invited to the banquet hall, where an excellent lunch was served.

Thursday, April 22, we met again in regular session and it being the twenty-fifth wedding anniversary of our Chief and Judge, Sister and Brother Purk, Sister Purk gave the Court a fine banquet as a surprise, which was thoroughly enjoyed by all. The members and friends present wished them many happy returns of the day. SOCIAL COMMITTEE.

MT. CARMEL, ILL.—Mira Court, No. 97, has been in existence for fifteen years, and Monday, April 19, was the date for the celebration of the Fifteenth Anniversary. The occasion was made one long to be remembered by the members of that Court and also of the Mount Carmel Court, which was well represented at the celebration.

There are now about 600 members in the two Ben-Hur organizations in Mount Carmel, 400 in Mira Court and 200 in Mount Carmel Court, which has its Court room in the Metz hall. There were also quite a number of out-of-town visitors present.

During the regular session of the Court a number of candidates were initiated and a social session followed, during which a delightful musical program was rendered. Several charter members were also present and made short talks.

During the social session refreshments of ice cream and cake were served. About two hundred were in attendance and the evening was one of the greatest pleasure to all present. REPORTER.

DANVILLE, ILL.—Ithamar Court No. 1 met in special session Monday, April 12, in their lodge rooms, K. of C. Hall. About one hundred and fifty members and friends enjoyed one of the most delightful programs ever given by the Court, as follows:

Opening Ode..... Assembly
Piano Solo..... Guy Coffey
Welcome to Our Tribe..... L. M. Hundley
Solo, "Some Where a Voice is Calling"..... Mrs. Mienke
Reading—Chapter V, "Bird's Christmas Story"..... Mrs. Perry Parker
Violin Solo—"Gipsy Dream"..... Miss Fern Rouse
Baritone Solo—Selected..... Harmon Easton
Samoan Islands..... Mrs. Fred Abbott
Cornet Solo—"Commodore"..... Miss Margery Rouse
Reading—"Gunda Din" (Kipling)..... Mrs. Akers
Duet, cello and piano—Berceuse..... Jean Smart and Walter Martin
Dismissal..... Assembly

At the close of the meeting a drawing was given. Miss Erma Fix happened to hold the lucky number, the prize being a free membership to the local Court.

We have had an encouraging increase in attendance. One can see the bosoms of the faithful members swell with pride who have been working so arduously to secure these results. Now, this interest is awakening among our members, and may we not hope soon to see Ithamar's name on the first line of Illinois' Roll of Honor, and may we not hope that the members of our Court who have not experienced this awakening when they read this item, will shake off the lethargy under which they have been lying and show their loyalty to the Order by assisting in promulgating its doctrines. Do it now, Brothers and Sisters, that no opportunity may be lost. We are planning an especially interesting meeting for April 26. Don't fail to attend. We know that it will be a jolly good affair. Just stop

Continued on Page Six.



Published monthly by the Supreme Tribe of Ben-Hur, Crawfordsville, Indiana

Office of
THE SUPREME TRIBE OF BEN-HUR
Crawfordsville, Indiana

GILBERT HOWELL, Editor
Crawfordsville, Indiana

Subscription Price, 25 Cents Per Year

Address all communications to THE CHARIOT
Crawfordsville, Indiana

Entered as second class matter, December 10, 1912, at the post office at Crawfordsville, Indiana, under the Act of August 24, 1912.



MAY, 1915

"Any system of education that fails to impress upon our girls the immense civic value of motherhood, its imposing dignity, its grave responsibilities to the state itself, fails of its purpose."

SUCCESS is never accidental; it never comes unless one strives for it.

REMEMBER that each new member added strengthens our fraternal chain just that much.

THAT man is seldom out of work who holds a fraternal certificate and has a savings account.

A WRITER justly says that the three greatest friends of the human race are religion, education and fraternity.

THE fraternal certificate is almost the only hope of the average man who wishes to provide for the future welfare of his dependent ones.

THE new Court at Holdrege, Nebraska, is working hard for new business and will soon be on the Honor roll, they are planning for another initiation in a few weeks.

IT HAS been suggested that Tennessee and Arkansas arrange for a friendly contest for new Beneficial members, and we should be glad to hear from our State Managers of the above named States.

THE man or woman who assists in building up a fraternal beneficiary society will feel all the better for it, and will have the satisfaction of knowing that he or she has been of some use in the world.

FRATERNITY teaches one to serve as well as to lead. It is this spirit which is inculcated by the fraternal beneficiary societies that has made it possible for so many good reliable fraternities to be successful.

IDEALS are like stars; you will not succeed in touching them with your hands, but like the seafaring man on the desert of waters, you choose them as your guides, and, following them, will reach your destiny.—Carl Schurz.

WE ARE pleased to give as our front page illustration in this issue a cut of the new Court Room of Lew Wallace Court No. 17, Meadville, Pa., which was dedicated April 14. This illustration is especially interesting because of its historic associations.

THE Editor is indebted to Brother M. F. Van Buskirk for a special copy of the Statistics of Fraternal Societies for the year 1915. This book is of vital interest to each and every Fraternal worker and member who is interested in the success of Fraternal Societies, and we advise those who are interested, to write him at the Trust Building, Rochester, N. Y.

Mother's Day

OBJECT—To honor and uplift motherhood, and to give comfort and happiness to "the best mother that ever lived"—your own.

OBSERVANCE—The loving remembrance of your own mother, by some act of kindness, visit, or letter.

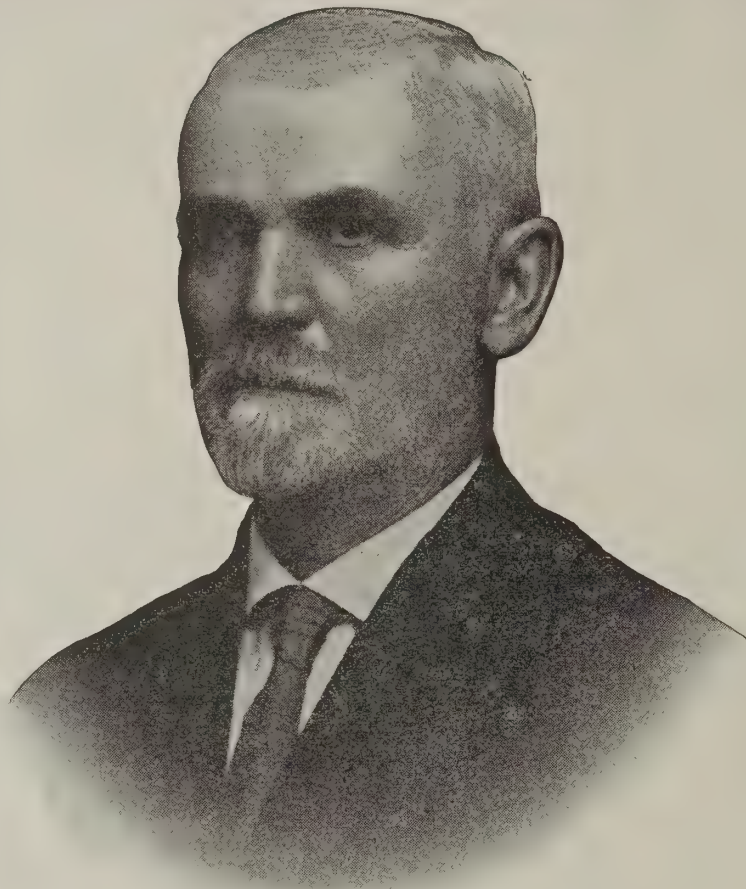
TIME OF OBSERVANCE—The second Sunday in May.

FOUNDER—Miss Anne Jarvis, of Philadelphia.

THE member who makes a practice of paying his assessment early in the month will never forget it or ever be reported in suspension.

FOR SALE—Three complete outfits for degree work. One outfit in good condition and robes of good quality, the other two outfits in fair condition and of good material. If interested write P. O. Bowers, State Manager, Crawfordsville, Ind. These robes have been replaced by new outfits and may be had at reasonable prices.

OUR Supreme Chief, Dr. R. H. Gerard, is on an extended trip through the West and South. He was scheduled to attend a banquet to be given in his honor Wednesday, April 21, and also attend the great "Fraternal Day" at the Panama Exposition April 22, as he is a member of



D. A. Peregrine

David A. Peregrine, of Greencastle, Indiana, was born in New Market, Ontario, Canada, November 21, 1852, and died April 23, 1915, at his home in Greencastle. He moved to Rockport, Indiana, in his early boyhood, and lived there until 1891, when he removed to Greencastle, Indiana, where he has since resided. Brother Peregrine became a member of Ben-Hur in 1896, and has been actively engaged in field work for the Society since 1897. His territory has been southern Indiana and many fine Courts are the fruits of his labor.

Brother Peregrine is survived by a wife and three children. The son, Alfred L., is a resident of Washington, D. C., and has an important position with the Chesapeake and Ohio Railroad Company in their General Office. One of the daughters, Mrs. Hulda W. Lang, now lives in Tropico, California, and a younger daughter, Miss Amanda M., is in Almo Gordo, New Mexico.

The death of Brother Peregrine is a great loss to Ben-Hur and to Fraternity, as he has been an active advocate of the Fraternal System throughout his life. The hearts of many thousand members, and especially our members of southern Indiana, go out in sympathy to his family in their hour of sorrow. The Tribe of Ben-Hur has suffered a great loss on account of the death of Brother Peregrine, yet his work will live after him, as throughout his life he practiced the principles of Ben-Hur and truly exemplified the principles of Truth, Benevolence and Honor.

SISTER CLARA L. CAMP, District Manager for Springfield, Illinois, is doing a great work in the Capitol City and recently initiated a fine class of candidates. Plans have been laid for a larger class in the near future. Sister Camp is ably assisted by the members of Springfield Courts, and we anticipate great results from her efforts in that field.

WE REGRET that in our April CHARIOT the dates for Mizpah Court No. 1 of San Francisco was given as on the "first and second Tuesday" of the month, when it should have been the "First and Third Tuesday." All visitors to the Fair should bear this in mind and not fail to telephone Brother Woodall, Chief, or Brother Lehn- ing, Scribe. Their addresses are given in another column of THE CHARIOT.

the Executive Committee of the National Fraternal Congress of America.

We hope to have a complete account of this trip and the work accomplished for publication in the next issue of THE CHARIOT, if the Supreme Chief returns to the office in time for its preparation.

THE Fraternalists of Illinois are to be congratulated upon securing the passage of the Fraternal Taxation Bill in that great Commonwealth. The Governor, Insurance Commissioner, Lieutenant Governor, and Speaker of the House, as well as each Senator and Representative who gave it their support have made many friends among the Fraternalists throughout the State by their broad mindedness and fairness in adopting the Bill.

Proclamation

To the Officers and Members of the Tribe of Ben-Hur, Greeting:

The Laws of the Supreme Tribe designate the second Sunday in June of each year as Memorial Day, in accordance therewith, as Supreme Chief, I hereby designate as Memorial Day for the year 1915, Sunday, June 13.

Each of the Courts have been supplied with the regular Memorial Exercises, but should any Court desire extra copies they can be procured free of cost upon written request of the Scribe, under seal of the Court.

The noblest impulse of the human heart is sympathy, and we hope this Memorial Day as set apart by the Laws will be observed by each Court with proper ceremonies. The exercises can be held either in the Court Room, public hall, church, or at the cemetery. Let us remember our dead by a proper observance of tribute and respect and decorate the graves of our loved ones with flowers, using the silent but sweet emblems of love.

Fraternally in T. B. H.,
R. H. GERARD,
Supreme Chief.

Children's Day

To the Officers and Members of the Tribe of Ben-Hur, Greeting:

The Laws of the Supreme Tribe designate the first Saturday of June as Children's Day, therefore in accordance with the General Laws of the Order, as Supreme Chief, I hereby designate Saturday, June 6, 1915, as Children's Day, and trust our Courts everywhere will observe this special day with appropriate exercises, making an effort to please and delight the children of our homes, and make it a joyous, happy day, for, "They are idols of hearts and of households; They are angels of God in disguise."

Fraternally in T. B. H.,
R. H. GERARD,
Supreme Chief.

Cultivate Reliability

It is always in demand and adds to a man's worth. The demand for reliability never ceases. If you buy a piece of machinery you want it to be dependable. When you purchase new clothes you desire them to be durable. If you elect an official you require that he shall be trustworthy. When you take on an employee you inquire whether he can be relied on, as to his word, his work, his loyalty. It is so in all the relations of life. While there is much unreliability, you never hear of anybody seeking it or placing a premium upon it.

The reliable man is always spoken of in terms of praise. His friends boast that he can be depended upon to do a certain thing under a certain set of circumstances without variability or shadow of turning. They say they can find him in the dark and can trust him then with the same faith as in the broad light of day. They refer to him as one whom you can tie to. They have no fears that he will either default or betray. He has all the steadiness and fidelity of a well trained plow horse. He may lack brilliance and finish. He may not be a genius. But as far as his abilities go he is as reliable as time itself, and thus he becomes more or less of an institution in the circle within which he moves and an anchorage for those dependent upon him in any way whatever.

Now is the time to take insurance. Tomorrow may be too late. Upon today's decision may depend whether you will be one out of the nine to be rejected.

Roll of Honor

The Roll of Honor is made up by States, the Courts being grouped in consecutive order for each State according to the number of Beneficial members in good standing on the 15th day of March, 1915.

New York

- 1 Star of B'thleh'm 37, Buffalo, N. Y. 1676
- 2 Palestine No. 2, Olean, N. Y. 433
- 3 Edw. Lauterbach, 84, New York, N. Y. 377
- 4 Genesee Valley, 18, Rochester, N. Y. 272
- 5 Jefferson No. 24, Watertown, N. Y. 225
- 6 Olean, No. 43, Olean, N. Y. 151
- 7 Ithamar No. 1, Auburn, N. Y. 132
- 8 Arrius, No. 9, Geneva, N. Y. 126
- 9 Balthasar No. 77, Troy, N. Y. 119
- 10 Electric City, No. 75, Schenectady, N. Y. 110

Indiana

- 1 Ben-Hur No. 15, Ft. Wayne, Ind. 1108
- 2 Balthasar No. 9, Crawfordsville, Ind. 949
- 3 Crescent City No. 122, Evansville, Ind. 812
- 4 Simonides No. 1, Crawfordsville, Ind. 761
- 5 Esther No. 4, Terre Haute, Ind. 653
- 6 Marion No. 48, Marion, Ind. 586
- 7 Princeton No. 43, Princeton, Ind. 435
- 8 Malluch No. 45, Vincennes, Ind. 390
- 9 Vigo No. 126, Terre Haute, Ind. 384
- 10 Wabash No. 23, Wabash, Ind. 367
- 11 Washington, No. 169, Washington, Ind. 348
- 12 Unity No. 350, Indianapolis, Ind. 337
- 13 Beech Tree No. 211, South Bend, Ind. 329
- 14 Star No. 277, Indianapolis, Ind. 326
- 15 Vanderburgh, 127, Evansville, Ind. 319
- 16 Logansport No. 233, Logansport, Ind. 307
- 17 Huntington No. 68, Huntington, Ind. 294
- 18 Orontes No. 77, Shelbyville, Ind. 290
- 19 Kokomo No. 33, Kokomo, Ind. 276
- 20 Oolitic, No. 54, Bedford, Ind. 274
- 21 Kendallville No. 20, Kendallville, Ind. 273
- 22 South Bend, No. 41, South Bend, Ind. 258
- 23 Evening Star, No. 231, Evansville, Ind. 252
- 24 Antioch No. 12, Garret, Ind. 251
- 25 Chariot No. 38, Lafayette, Ind. 249
- 26 Queen City, No. 153, Marion, Ind. 247
- 27 Germania No. 165, Evansville, Ind. 247
- 28 Elkhart No. 72, Elkhart, Ind. 239
- 29 Maple City No. 125, LaPorte, Ind. 227
- 30 Columbia City 92, Columbia City, Ind. 221
- 31 Rigel No. 86, Michigan City, Ind. 217
- 32 Iris No. 32, Anderson, Ind. 210
- 33 Vincennes No. 243, Vincennes, Ind. 209
- 34 Ft. Wayne No. 96, Ft. Wayne, Ind. 203
- 35 Boonville No. 59, Boonville, Ind. 201
- 36 Aldebaran No. 16, Peru, Ind. 201
- 37 Harmony No. 304, Logansport, Ind. 191
- 38 Bismarck No. 134, Terre Haute, Ind. 190
- 39 Decatur No. 156, Decatur, Ind. 190
- 40 Richmond, No. 42, Richmond, Ind. 188
- 41 Greencastle No. 102, Greencastle, Ind. 187
- 42 Evansville No. 10, Evansville, Ind. 177
- 43 Posey No. 105, Mt. Vernon, Ind. 167
- 44 Corydon, No. 184, Corydon, Ind. 165
- 45 Castalia No. 13, Muncie, Ind. 165
- 46 Sandborn No. 67, Sandborn, Ind. 145
- 47 Owensville, No. 104, Owensville, Ind. 141
- 48 French Lick No. 200, French Lick, Ind. 140
- 49 Jewel No. 334, Michigan City, Ind. 139
- 50 Hartford City, 36, Hartford City, Ind. 126
- 51 Frankfort No. 2, Frankfort, Ind. 124
- 52 Faith Court No. 316, Evansville, Ind. 124
- 53 Freelandville No. 91, Freelandville, Ind. 122
- 54 Grandview, No. 150, Grandview, Ind. 119
- 55 Progressive No. 166, Hammond, Ind. 116
- 56 Rockport No. 135, Rockport, Ind. 109
- 57 Bluffton, No. 7, Bluffton, Ind. 107
- 58 Bethel No. 205, Griffia, Ind. 106
- 59 Navilus, No. 99, Sullivan, Ind. 105
- 60 Antares, No. 39, Tipton, Ind. 103

Kentucky

- 1 Kentucky No. 11, Louisville, Ky. 1052
- 2 Jehovah No. 4, Louisville, Ky. 411
- 3 Ludlow No. 9, Ludlow, Ky. 348
- 4 Newport No. 1, Newport, Ky. 214
- 5 Cowington No. 2, Covington, Ky. 212
- 6 Henderson No. 3, Henderson, Ky. 201
- 7 Ilderim No. 14, Louisville, Ky. 179
- 8 Mizpah No. 8, Bellevue, Ky. 127

Ohio

- 1 Portsmouth No. 109, Portsmouth, O. 929
- 2 Ilderim, No. 1, Dayton, O. 675
- 3 Forest City No. 15, Cleveland, O. 501
- 4 Esther No. 4, Hamilton, O. 448
- 5 Crockery City No. 111, E. Liv'r'l, O. 396
- 6 Washington No. 43, Toledo, O. 336
- 7 Ben-Hur No. 7, Findlay, O. 329
- 8 Canton No. 57, Canton, O. 313
- 9 Mars' No. 151, Cincinnati, O. 298
- 10 Springfield No. 31, Springfield, O. 289
- 11 Balthasar No. 3, Cincinnati, O. 265
- 12 Lew Wallace No. 189, Dayton, O. 255
- 13 Lincoln No. 23, Lima, O. 245
- 14 Aldebaran No. 14, Youngstown, O. 213
- 15 Toledo No. 34, Toledo, O. 200
- 16 Eros No. 5, Mt. Vernon, O. 193
- 17 Butler No. 99, Hamilton, O. 183
- 18 Bellefontaine No. 12, Bellefontaine, O. 172
- 19 Alpha No. 51, Newark, O. 168
- 20 Ithamar No. 8, Marion, O. 168
- 21 Liberty No. 70, Cummins, O. 164
- 22 Star of Valley No. 113, Wellsville, O. 138
- 23 Sidney, No. 19, Sidney, O. 125
- 24 Cincinnati No. 56, Cincinnati, O. 121
- 25 Iris, No. 20, Tippecanoe City, O. 119
- 26 Riverside No. 49, Shelby, O. 114
- 27 Putnam, No. 62, Columbus Grove, O. 113

- 28 Victory No. 176, Cincinnati, O. 112
- 29 Piqua, No. 18, Piqua, O. 107
- 30 Ideal No. 44, Bowling Green, O. 101

Nebraska

- 1 Capitol City No. 23, Lincoln, Neb. 765
- 2 Lincoln No. 118, Lincoln, Neb. 394
- 3 Mecca No. 13, Omaha, Neb. 374
- 4 Harmony No. 28, Ord, Neb. 177
- 5 Arrius No. 32, Scotia, Neb. 152
- 6 York No. 61, York, Neb. 142
- 7 North Nebraska No. 9, Norfolk, Neb. 136
- 8 Esther No. 21, David City, Neb. 127
- 9 Omaha No. 110, Omaha, Neb. 125
- 10 Osceola No. 39, Osceola, Neb. 117
- 11 Fullerton No. 6, Fullerton, Neb. 114
- 12 Stanton No. 10, Stanton, Neb. 101
- 13 Balthasar No. 14, Wayne, Neb. 100

Illinois

- 1 Triumph No. 17, Decatur, Ill. 686
- 2 Ithamar No. 1, Danville, Ill. 573
- 3 Centralia No. 153, Centralia, Ill. 454
- 4 Caledonia No. 59, Urbana, Ill. 441
- 5 Valhalla No. 63, Chicago, Ill. 403
- 6 E. St. Louis No. 136, E. St. Louis, Ill. 368
- 7 Damascus No. 41, Springfield, Ill. 327
- 8 Friendship No. 61, Chicago, Ill. 309
- 9 Mira No. 97, Mt. Carmel, Ill. 303
- 10 Balthasar No. 2, Champaign, Ill. 291
- 11 Galesburg No. 50, Galesburg, Ill. 290
- 12 Superior No. 372, South Chicago, Ill. 276
- 13 Lawrenceville, 86, Lawrenceville, Ill. 254
- 14 Fox River No. 508, Aurora, Ill. 252
- 15 J. C. Hale No. 149, Mattoon, Ill. 251
- 16 Miriam No. 11, Kensington, Ill. 236
- 17 Metropolis No. 181, Metropolis, Ill. 235

- 5 Jewel No. 2, Council Bluffs, Ia. 240
- 6 Cedar Rapids, No. 65, Cedar Rapids, Ia. 238
- 7 Ben-Hur No. 15, Oskaloosa, Ia. 178
- 8 Banner No. 29, Sioux City, Ia. 177
- 9 Unity No. 54, Marshalltown, Ia. 160
- 10 Clinton No. 28, Clinton, Ia. 152
- 11 Star, No. 41, Creston, Ia. 117

Missouri

- 1 Carnation No. 7, Kennett, Mo. 548
- 2 Century No. 26, St. Louis, Mo. 356
- 3 Morehouse No. 10, Morehouse, Mo. 234
- 4 Sikeston No. 9, Sikeston, Mo. 206
- 5 Independence No. 159, Dexter, Mo. 204
- 6 Simonides No. 61, St. Louis, Mo. 160
- 7 Sedalia No. 39, Sedalia, Mo. 137
- 8 Golden Rod No. 22, St. Joseph, Mo. 136
- 9 Victory, No. 74, Kansas City, Mo. 113
- 10 Poplar Bluff No. 65, Poplar Bluff, Mo. 107
- 12 Harmony No. 101, St. Louis, Mo. 101

Pennsylvania

- 1 Keystone No. 1, Bradford, Pa. 452
- 2 Pioneer No. 42, Scranton, Pa. 384
- 3 Lew Wallace No. 17, Meadville, Pa. 304
- 4 Arrius No. 4, Braddock, Pa. 251
- 5 New Kensington, 11, N. Kensington, Pa. 248
- 6 Harmony No. 43, Sharon, Pa. 228
- 7 Rigel, No. 9, Newcastle, Penn. 224
- 8 Trevelyne No. 12, Jeannette, Pa. 208
- 9 Sharon No. 13, Sharon, Pa. 117
- 10 Washington, No. 23, Washington, Pa. 100

Tennessee

- 1 Usona No. 36, Memphis, Tenn. 391
- 2 Jere Baxter No. 12, Nashville, Tenn. 171
- 3 Ben-Hur No. 1, Knoxville, Tenn. 123

CONTEST IS ON IN EARNEST

A friendly contest was arranged between the States of Indiana and Illinois and the States of Iowa and Missouri for a period of ninety days. Brother P. O. Bowers, State Manager for Indiana, and Brother H. J. McGinnis, State Manager for Illinois, have marshalled their hosts and are laying great plans for aggressive work.

Brother W. B. McGinnis, State Manager for Iowa, and Brother P. E. Genoway, State Manager for Missouri, have also inaugurated a contest for a similar period.

Each of these contests commenced March 1, and will end June 1, 1915. The Court in each State making the greatest net gain of new beneficial members will be awarded, as its permanent property, a Special Prize Banner. The member in the Court which wins the Prize Banner and who secures the greatest number of new Beneficial applications which are in good standing at the close of the contest June 1, will be given a Ben-Hur gold watch (for either lady or gentleman). All members in this contest must be in good standing June 1, 1915.

As we go to press with the May issue of The Chariot, Indiana has secured 348 new Beneficial Members and \$262,000.00 of Business; Illinois has secured but 314 new Beneficial Members and yet the aggregate amount of business is \$301,500.00.

Missouri has secured 140 new Beneficial Members, aggregating \$137,950.00, and Iowa 96 new Beneficial Members with a total of \$92,500.00 business. How will it stand next month?

- 18 Harrisburg No. 116, Harrisburg, Ill. 220
- 19 Granite No. 144, Granite City, Ill. 213
- 20 Danville No. 474, Danville, Ill. 210
- 21 Waukegan No. 76, Waukegan, Ill. 209
- 22 Pullman No. 42, Pullman, Ill. 204
- 23 Mizpah No. 7, Rockford, Ill. 202
- 24 Guiding Star No. 271, Springfield, Ill. 201
- 25 Grayville No. 28, Grayville, Ill. 196
- 26 Mt. Vernon No. 115, Mt. Vernon, Ill. 178
- 27 Linne No. 262, Rockford, Ill. 176
- 28 Olney No. 12, Olney, Ill. 175
- 29 Melchior No. 27, Charleston, Ill. 165
- 30 Egyptian No. 56, Carmi, Ill. 160
- 31 Garfield No. 64, Chicago, Ill. 158
- 32 Auburn No. 49, Auburn Park, Ill. 157
- 33 Paris No. 4, Paris, Ill. 155
- 34 Litchfield No. 169, Litchfield, Ill. 155
- 35 Chicago No. 15, Chicago, Ill. 153
- 36 Columbia No. 74, Chicago, Ill. 153
- 37 Fairfield No. 101, Fairfield, Ill. 152
- 38 West Salem No. 31, W. Salem, Ill. 146
- 39 St. Clair No. 250, E. St. Louis, Ill. 144
- 40 Robinson No. 48, Robinson, Ill. 134
- 41 Kankakee No. 91, Kankakee, Ill. 130
- 42 Kewanee No. 258, Kewanee, Ill. 130
- 43 Voduary No. 333, Chicago, Ill. 129
- 44 Chicago No. 66, South Chicago, Ill. 122
- 45 F. L. Riegr No. 281, Chicago, Ill. 119
- 46 Cairo No. 171, Cairo, Ill. 116
- 47 Jacksonville, 215, Jacksonville, Ill. 115
- 48 Clay No. 108, Flora, Ill. 114
- 49 Decatur No. 243, Decatur, Ill. 114
- 50 St. Joseph No. 3, St. Joseph, Ill. 112
- 51 Mt. Carmel No. 453, Mt. Carmel, Ill. 111
- 52 Vlastimel No. 186, Chicago, Ill. 107
- 53 Germania No. 82, Chicago, Ill. 107
- 54 St. Francisville No. 100, St. F., Ill. 106
- 55 Quincy No. 20, Quincy, Ill. 103
- 56 Effingham No. 36, Effingham, Ill. 101
- 57 Madison No. 200, Madison, Ill. 100

Iowa

- 1 Aldebaran No. 12, Cedar Rapids, Ia. 615
- 2 Melchior No. 3, Waterloo, Ia. 512
- 3 Tirzah No. 3, Mason City, Iowa 460
- 4 Roman No. 98, Sioux City, Ia. 259

- 1 Lone Star No. 1, Ft. Worth, Tex. 310
- 2 Simonides No. 11, Marshall, Tex. 228
- 3 Greenville No. 39, Greenville, Tex. 197
- 4 Tirzah No. 10, Dallas, Tex. 168
- 5 Ithamar No. 3, Cleburne, Tex. 147
- 6 Arrius No. 68, Wichita Falls, Tex. 139
- 7 Ben-Hur No. 5, Houston, Tex. 128
- 8 Denison No. 94, Denison, Tex. 110

Michigan

- 1 Eros No. 27, Saginaw, Mich. 303
- 2 Queen No. 43, Battle Creek, Mich. 200
- 3 Kalamazoo No. 4, Kalamazoo, Mich. 188
- 4 Cadillac No. 44, Detroit, Mich. 175
- 5 Ilderim No. 9, Jackson, Mich. 169
- 6 Ben-Hur No. 1, Flint, Mich. 156
- 7 Fort No. 130, Detroit, Mich. 137
- 8 Mars No. 31, Bay City, Mich. 123
- 9 State No. 150, Detroit, Mich. 112
- 10 Amrah, No. 54, Muskegon, Mich. 108

W. Virginia

- 1 Parkersburg No. 1, Parkersburg, W. Va. 280
- 2 Gerard No. 19, Parkersburg, W. Va. 106

Washington

- 1 Tacoma No. 2, Tacoma, Wash. 277
- 2 Oriental No. 6, Seattle, Wash. 161
- 3 Ben-Hur No. 8, Bellingham, Wash. 120
- 4 Purity, No. 13, Buckley, Wash. 102

District of Columbia

- 1 Washington No. 1, Washington, D. C. 249

California

- 1 Simonides No. 4, Los Angeles, Cal. 247
- 2 Live Oak No. 32, Oakland, Cal. 129
- 3 Los Angeles, No. 19, Los Angeles, Cal. 110
- 4 Mizpah No. 1, San Francisco, Cal. 102

Arkansas

- 1 Esther No. 3, Jonesboro, Ark. 227
- 2 Egyptian No. 4, Paragould, Ark. 222
- 3 Century No. 10, Wynne, Ark. 122

Kansas

- 1 Junction City No. 2, Junction City, Kan. 217
- 2 Gaspar No. 1, Kansas City, Kan. 101
- 3 Pittsburg No. 29, Pittsburg, Kan. 101

Alabama

- 1 Birmingham No. 1, Birmingham, Ala. 214

Oklahoma

- 1 Oklahoma No. 1, Oklahoma City, Okla. 175

Louisiana

- 1 Star of Bethlehem No. 6, New Orleans 171
- 2 LaFayette No. 1, LaFayette, La. 109
- 3 Evangeline No. 10, Patterson, La. 101

Oregon

- 1 Ben-Hur No. 9, Portland, Ore. 161

New Jersey

- 1 Progress No. 6, Paterson, N. J. 158

Wisconsin

- 1 Atlas No. 23, Milwaukee, Wis. 155

Maryland

- 1 Highland, No. 3, Highlandtown, Md. 142
- 2 Maryland No. 1, Baltimore, Md. 134

Virginia

- 1 Roanoke, No. 4, Roanoke, Va. 135
- 2 Staunton No. 3, Staunton, Va. 134

The Whole or None

An Easterner who had bought a farm in California had heard of his neighbor's talent for raising large potatoes, so sent his farmhand over to get a hundred pounds.

"You go back home," answered the talented farmer to the messenger, "and tell your boss that I won't cut a potato for anyone."—*Ladies' Home Journal*.

San Francisco, Cal.—We wish to extend an invitation to all members of the Tribe of Ben-Hur who attend the Panama Exposition to visit Mizpah Court No. 1. Our meetings are the first and third Tuesday evenings of the month, at Friendship Hall, K. of P. Castle, corner Valencia and McCoppin Streets.

W. H. WOODALL, Chief,
3242 Twenty-third St.,
Phone Valencia 4292.
E. H. LEHNING, Scribe,
2050 Union St.
Phone West 6824.

TRIBE OF BEN-HUR REMINDER

Monthly Payments and Extra Assessment No. 19

To all Members, Tribe Ben-Hur:
The regular monthly payment on your Beneficial Certificate for the month of May, 1915, together with Extra Assessment No. 19 for each and every Class A certificate is now due, and must be paid to the Scribe of your Court on or before the 25th day of this month.

The members of Class A whose certificates were issued before January 1, 1903, may have this Extra Assessment No. 19 paid out of their apportionment of the Emergency or Reserve Fund, but all Class A member whose certificates are dated between January 1, 1903, and June 30, 1908, and numbered from No. 94383 to No. 199999 will be required to pay this Extra Assessment in cash, as their apportionment of the Emergency or Reserve Fund has been applied to the payment of the Extra Assessments heretofore called.

Your failure to pay the Extra Assessments when due to be paid in cash, as well as your monthly payment, will forfeit your membership, and you will stand suspended without notice as provided by the General Laws of the Order.

The Scribes of each local Court have been provided with a list of the names of the Class A members who are required to pay these and all future Extra Assessments in cash, and these lists must be preserved for the future use of the Scribe.

No Extra Assessment will be called on the Class "A" Members for the month of June, 1915, but an Extra Assessment will be called for the month of July.

Fraternally in T. B. H.,
JNO. C. SNYDER,
Supreme Scribe.
May 1, 1915.
Crawfordsville, Indiana.

NEWS FROM THE COURTS

Continued from Page Three.

and think, we only need about forty new members to win the permanent State Banner. It is the duty of members to try to increase the membership of their Courts for their own protection and the blessing it will bring to others. We are working harmoniously together and will undoubtedly make a record-breaking year.

CHIEF.

KEWANEE, ILL.—One of the largest attendance events that has yet taken place in the Eagles' hall on West Second street was the first of a series of entertainments and socials planned by Kewanee Court No. 258, Wednesday evening, March 31. Three hundred or more people were present. The event was under the personal direction of C. F. Fenn, of Chicago, special representative of the Supreme Tribe, who has been here for several days in the interest of the local Court, and who is promoting a local membership campaign. Invitations from friends of the members were received at the door by Mr. Fenn. The reception committee was composed of Mrs. Chas. Wedding, chairman; Mrs. Ritta Carlington, Mrs. Christy Frost, G. W. Giles, Dr. E. J. Mosier, Ernest Thurston. During the evening frappe was served.

April 20, the second of the series of entertainments will be given by the Ben-Hur Court. At that time the famous Ben-Hur moving picture production will be presented. The affair will be for members and friends who receive invitations. It is planned to make the coming event even more successful than was the first meeting of the series. Delegations are expected from Galesburg, Burlington and other Courts. Plans are being made for a great event.

CORRESPONDENT.

Texas

SAN ANTONIO, TEX.—Members of Davy Crockett Court No. 60 spent a very delightful evening with our State Manager, Dr. H. V. Beardsley, and family at their home on Post Avenue, Friday evening, April 16. The regular order of business was dispensed with and the evening was spent in a social way. Our Chief, Dr. R. L. Gray, called the meeting to order, and introduced Dr. C. A. Riley of the Congregational Church, who is a member of Balthasar Court No. 9, Crawfordsville, Ind. He gave a splendid talk on the Order and with other nice things he said was, that often when he performed a marriage ceremony he always advised the bride and groom to protect each other in some good Fraternal Order. He said that next to his church, he regarded his "Ben-Hur" Protection as the greatest asset he possessed. He spoke feelingly of the social side of our society and also of the splendid personnel of its members, not only in San Antonio, but all over the country. He said he admired the stand that the managers of our society had always stood firm for—"Quality First."

Our Chief, Dr. Gray, stands high in the musical circles of San Antonio, and is a splendid violin player. He and his wife favored us with several selections to the delight of all. At this juncture our Chief presented to Dr. Beardsley, a beautiful traveling toilet set, with name engraved. He said that he presented this slight token in behalf of the members of Davy Crockett Court as a remembrance of the high regard they had for one who has always been a true friend, and a Fraternalist of the highest order. Dr. Beardsley thanked the members in a few well chosen words. They also presented Sister Beardsley with a large bouquet of white carnations, the official flower of Ben-Hur.

A dainty lunch was served, after which a social chat occupied the rest of the evening, when all left feeling that they were glad they came.

H. S. McMURRAY, Scribe.

HOUSTON, TEX.—Ben-Hur Court No. 5 has been holding some good meetings and many of the "Old and Tried" members have been attending. This is a notice that the members of No. 5 still propose to keep in the lead in Houston. While we are all glad to see our new Sister Court No. 95 over in the Fifth Ward growing so nicely, yet we do not propose to occupy second place. Our Committee on entertainment is preparing many social features and it will be to the interest of all members to attend every meeting. Deputy Brother Swearingen is ready to attend all calls from the Membership Committee or any individual member, to visit any new prospects. Our State Manager, Dr. H. V. Beardsley, was with us at our last meeting, and gave us a good talk on the Ben-Hur Contract. Our members are well pleased with the showing our Society is making during the hard times we are passing through, and feel confident that when the clouds pass away and the sunshine of prosperity breaks upon us, we will all feel its warmth and delight in putting Ben-Hur No. 5 back to its old place at the head of the Orders in Texas.

Thursday evening, March 18, Ben-Hur Court No. 5 had a large crowd present to enjoy the splendid program arranged by the committee

in charge of the entertainment to be given. The following is the program as rendered: Address of Welcome. P. G. Feser, Past Chief Solo R. C. Rendals Address C. E. Hall Piano Solo Miss Bailey Quartet. Thomas, Fanner, Roden, and Smith Reading J. W. Walker, Chief Solo Miss Mellana Each number on the program was well rendered and greatly enjoyed by the large audience. Coffee and sandwiches were served, the coffee being a donation from the Gold Medal Coffee Company, and Ben-Hur Court No. 5 was greatly benefited by the event.

CORRESPONDENT.

Arkansas

JONESBORO, ARK.—Esther Court No. 3 had a very interesting meeting Tuesday night, April 13. Brother A. S. Bradshaw, State Manager, was with us, and made one of his best speeches for the Good of the Order. Eight candidates were initiated into the Order and four new applications were presented and accepted. Refreshments were served and at a late hour the meeting closed. Peace and harmony prevailing.

REPORTER.

TRUMAN, ARK.—Tirzah Court No. 32 was reorganized Wednesday night, April 14th, by Brother H. V. Petty, District Deputy, assisted by Brother A. S. Bradshaw, State Manager. This Court starts off with forty-seven Beneficial and Social members. Meeting was called to order by Brother Petty and prayer offered by Brother John W. Smith. After obligation and the election of officers, Brother Bradshaw installed the officers.

Several good talks for Good of the Order were given, all members departed with the determination to make Tirzah Court No. 32 one of the best Courts in this section of the country. You will hear from us again. Watch us grow.

REPORTER.

LITTLE ROCK, ARK.—Rose City Court No. 40 had a most interesting meeting Thursday evening, March 18. State Manager Brother A. S. Bradshaw being with us, delivered the lecture on Ben-Hur with stereopticon views. The initiation work was given according to the new ritual, which was done most admirably. A social hour followed the meeting and refreshments were served.

After a short business session at our last meeting April 1; the doors were thrown open to the friends of our members, and the following program was rendered:

Piano and violin selection. Clara Rasco and Lucille Marks Selection Southern Quartet Address Hon. Earl Hodges, Secretary of State Vocal solo Serenia Brewer Selection Southern Quartet Vocal Solo Lucille Marks One of the most enjoyable features of the evening was the address of Brother Earl Hodges, Secretary of State. He is one of our loyal members and his time is never too limited nor his business too pressing for him to find time to help the cause of Ben-Hur.

Rose City Court has taken on new life and we expect to be on the Roll of Honor soon. Watch us grow.

REPORTER.

DEWITT, ARK.—January 19, 1915, DeWitt Court No. 72 was organized. At our meeting April 8, we initiated a class of twenty-five candidates. Our State Manager, Brother A. S. Bradshaw, was with us, bringing with him a full set of robes for the use of our degree team. It was the first time our Court had ever witnessed the initiation with full degree team and equipment. The work was given in a very impressive manner by the members of our degree team, and Brother Bradshaw complimented the work of the team and promised to return the latter part of May if we can again have another class to initiate. As our Court is a live one, we intend to secure the class of candidates.

REPORTER.

Missouri

CAPE GIRARDEAU, MO.—Antioch Court No. 62 held a splendid meeting at their hall Friday night, April 16. Our State Manager, Brother P. E. Genoway, and daughter, Miss Haverger, being present. Brother Genoway spoke to the members and their friends, who had been invited for the occasion, and then Miss Genoway gave us two splendid recitations that were enjoyed by all who were present. After which all of the members and their friends were invited to the dining room, where ice cream and cake were served. It was a jolly bunch of Ben-Hur members. Everybody seemed to be happy, bidding each other good-night, they all departed for their homes at a late hour.

A MEMBER.

HANNIBAL, MO.—Friday night, April 2, Bluff City Court No. 6 held the most successful meeting in its history. Through the untiring and zealous efforts of our Chief, Deputy, Hellen M. Robbins, a class of thirty was instructed in the beautiful ritualistic work of our Society. We were honored by having as our guests Dr. R. H. Gerard, of Crawfordsville, Ind., and State Manager P. O. Genoway

of Fredericktown, Mo., and feel decidedly flattered that our honored visitor assisted us in giving the work by taking the part of Arrius in such a natural and masterful manner that we could almost imagine the scene a living reality, and that the Arrius was in our midst. We doubly congratulate ourselves as this was the first time Dr. Gerard has ever honored any Court, excepting in his home city, by such assistance. After the large class was duly initiated and welcomed into the Tribe, State Manager Genoway introduced Dr. Gerard to the members and visitors and a most beneficial treat was awarded us in the humorous and instructive speech made by him. Chief Deputy Hellen M. Robbins responded for the Court in her bright, happy manner, which, if possible, won more laurels for her than ever before. Her vocabulary however was insufficient to express her appreciation and thankfulness to Dr. Gerard—she had run out of words—but Sister Robbins is ever ready with "words" and "works" for the society of Ben-Hur.

Bluff City Court No. 6 is in a healthy, thriving condition.

REPORTER FOR COURT NO. 6.

JOPLIN, MO.—We are here in the greatest lead and zinc district in the world. The outlook is the best it has been for some time since the price of ore has gone up. Please don't expect too much of us, but believe us when we say we are going forward in spite of all the disadvantages that we have had to work under. People on every side are asking about our beloved Order, and Ben-Hur is the easiest to talk and the best Protection in existence today. Deputies and members let us hear from you.

A. F. WORKMAN, D. S. C.

ST. LOUIS, MO.—Century Court No. 26 has moved to its new hall, southwest corner of Grand and St. Louis Avenues, and in future will meet on the first and third Tuesday of each month. Members from other Courts will always be welcome. An open meeting was held Tuesday, April 6, and there was a large attendance of members and their friends who enjoyed, to the fullest extent, the entertainment and refreshments which had been provided by Sister Miller, Chairman of the committee. Several applications were secured as a result of this meeting.

Simonides Court No. 61 will have an open meeting at Grand Hall, Grand and St. Louis Avenues, Wednesday evening, May 5. Everybody welcome.

REPORTER.

Virginia

CHARLOTTESVILLE, VA.—Piedmont Court, No. 19, recently gave another of its delightful socials to its members and their friends. Music was furnished by Misses Daisy Dettor, Beulah Updike, Maude Blair and Lucille Iseman. Messrs. Joe, John, Norman, and Charles Dettor, Tony Matcica and Basil Ballard gave several vocal selections.

After the social features a bountiful supper was served by the ladies, at which "old Virginia ham was the piece de resistance."

REPORTER.

Nebraska

SCOTIA, NEB.—Wednesday, April 7, Scotia Court had an initiation and supper, and initiated 13 new candidates. This Court has had a campaign on for new members, and all of the members are working hard, the meeting was a great success, the team did splendid work. After the initiatory work a banquet was served in the dining room under the direction of Sisters Ella Frymore, Dora Mahan, Sarah Stetzel, Lena Keppel and Mercury Franklin, and was enjoyed by all present. This Court has always been one of the banner Courts in Nebraska, much of the success is due to the untiring efforts of the Scribe, Sister Nellie Gillispie, ably assisted by the Chief, Brother Loose, and many of the other members, Brother Weichman brought in four applications. The members who stay at home do not know what they are missing.

CORRESPONDENT.

SEWARD, NEB.—Tuesday, April 13, Seward Court held one of the old-time Seward meetings, they initiated six new candidates, Brother Wm. R. Robertson, Supreme Guide, and Brother Cassidy, State Manager, were present and assisted in the meeting. After the meeting Brother Robertson furnished refreshments for all those present. Seward Court has taken on new life and is making a successful campaign for new members. Brother A. J. Stanwood, who has been recently elected Chief, and Brother Roy Clark, the Deputy, are working together doing all they can to build up this Court.

REPORTER.

NORTH LOUP, NEB.—Brother J. J. Cassidy was present at the meeting of Silent Court No. 146 of this city April 6, and brought with him the full initiatory outfit. Thirty candidates were initiated into the Order. The work was given by our degree team, and although they had only drilled once, they did their work almost without error and with a

snap that is seldom seen in older Courts. This Court was organized February 25, by Brother Henry Gates, the District Manager, and has now over fifty members, forty-four being present at the last meeting. After the initiation plans were laid for a vigorous campaign for new members. May 4, being Brother Gates' birthday, the Court is planning to give him a reception and banquet.

REPORTER.

FAIRBURY, NEB.—On Friday, April 9, the Degree team of No. 118 of Lincoln, came to our city, and initiated a large class, the team was in good form and with the assistance of some of the local members, exemplified the ritualistic work in a manner that will be long remembered by the good people of our city. Fairbury Court No. 136 has taken on new life, this winter and spring. Sister Jeanette G. Brown, the District Manager, with assistance of the entire membership, is securing a large number of the best people of Fairbury for that Court. Sister Brown promises to have this Court on the roll of honor by June 1.

District Manager Henry Gates has commenced a campaign for new members at Fullerton. He has already written several, and is looking for a big business in that part of the State. Fullerton is located in one of the richest farming Counties in the State, and with the assistance of Brother Campbell the Chief and the other good workers of that Court, he will soon have a Ben-Hur boom on in that community.

STATE MANAGER.

West Virginia

PARKERSBURG, W. VA.—Tuesday evening, March 16, was a date long to be remembered by members of Parkersburg Court No. 1, when a celebration was held at their hall, which was followed by a banquet served at the Odd Fellows' Hall. There were over a hundred present and a pleasant evening was spent. The program consisted of music and addresses and was held at the hall.

Chief A. B. Cummins presided at the affair, and gave the address of welcome in which he extended his felicitations as the Chief of the Tribe to the members and guests of whom there were a number. A piano solo by Miss Mary Halfhill followed as the next number on the program.

F. B. Burk gave an address in which he dwelt on the organization and growth of the Order. Parkersburg Court was established December 14, 1898. Mr. Burk's address was well received by the members of the Order. Fourteen of the charter members were present.

A piano solo by Miss Theresa Kivlehan was another musical feature of the evening. Miss Ada McGarvey rendered a beautiful solo to the accompaniment of Walter Hawkins. A recitation by Miss Bessie Athey, "Nobody's Child," was the next number, and the members and guests were entertained most enjoyably. The closing number of the program was a reading by Mrs. Anna Guthrie Cole, "The Chariot Race," from "Ben-Hur," by Lew Wallace. The reading was much appreciated by the Tribe.

The gathering adjourned to the Odd Fellows' Hall, at Ninth and Market Streets, where the Daughters of Rebekah served a banquet to the large gathering, which consisted of: Oyster cocktail, sweet pickles, celery, queen olives, cream chicken, mashed potatoes, baked beans, salad, hot apple pie, ice cream, coffee. Following the sumptuous repast Chief Cummins introduced Rev. Harvey Cofer, who spoke a few words. Dr. J. C. Foster, State Manager, of Ohio and West Virginia, told of the cordial relations existing between the Supreme Officers and the local Courts, and prophesied a continued growth of the local Court. The affair was brought to a close after a most enjoyable evening had been spent. The decorations and favors were St. Patrick's Day effect.

REPORTER.

Georgia

ATLANTA, GA.—Dixie Court No. 2, although small in numbers, has an abundance of determination and energy, as demonstrated by its having leased and equipped a building to be used for lodge room purposes. A committee composed of Brothers McMann, Gilbert, McCurley, and Robertson, assisted by Brother Wallace, have convinced the members of Dixie Court that they are some hustlers, they having begun with no money in the treasury and yet accomplished great results.

This building, located at No. 38 Luckie Street, in the heart of the business section of Atlanta, and to be known as the "Ben-Hur Temple," is a new two-story structure within one square of the post office, the inside furnishings are of the latest approved lodge-room fixtures, with ample seating capacity and two front offices, one of which is now occupied by Brother J. A. Wallace.

Dixie Court held its first meeting in its new quarters on the evening of April 6, followed by a House Warming on the evening of April 13. There was a large attendance upon both occasions,—a delightful program

being arranged by the entertainment committee.

The ladies of the Court serving the visitors and members with refreshments such as only Sisters of Hur are capable of serving. An orchestra of six pieces composed of members of Dixie Court furnishing music for the occasion. Brother Fred Barber, our able Deputy, is a musician of some ability, and recently added these musical members to our Order. Dixie Court is following the guiding star—Success. Our slogan, “Be a Booster.” Our motto, “A Bigger and Better Tribe of Ben-Hur.” T. C. G.

SAVANNAH, GA.—A most enjoyable and perfectly harmonious meeting was held by the members of Whitfield Court No. 7, Friday, April 9. Brother John Hodgson spoke on the “Good of the Order,” urging the members to cultivate that spirit of Fraternalism, Co-operation and Charity one toward another that would reflect creditably on them and sustain the prestige of the Court and keep Whitfield Court what she was destined to be—the Banner Court of the State of Georgia. His remarks were received with applause, after which he introduced Brother T. E. Lunceford of Macon, who had been sent to take charge of the field work in Savannah, and earnestly asked the members to give him their united support and assist in every way in increasing the membership. Brother Lunceford urged those present to get out among their friends and said it would be a pleasure to him to call on any prospect they gave him. The Degree Team rehearsed in a most satisfactory manner and are enthusiastic in their efforts to put on this important work at each initiation on the fourth Friday in the month. There is every indication of a satisfactory increase in the membership and with the assistance of Brother Lunceford good results are sure to accrue. REPORTER.

Indiana

EVANSVILLE, IND.—The Tribe of Ben-Hur is growing and prospering in this city and Southern Indiana. All the Courts of this city are getting new members and having a substantial increase of membership. No fraternal Order has better or stronger claim upon the membership and public in general than Ben-Hur, with a reasonable yet sufficient rate, nearly a million and a half of dollars in its treasury, a wise, progressive and economical management, not excelled if equaled for its social and beneficial features, its sessions will grow and prosper.

Among the many interesting meetings being held by the different Courts in this city the one with Crescent City Court No. 122 at the Ben-Hur hall was especially attractive. It was a surprise tendered by the members to our Deputy Supreme Chief, Z. L. Wolfe, in honor of his birthday. Brother Wolfe has been with us fifteen years and he received an ovation on this occasion. The hall was beautifully decorated and Brother Wolfe was presented with a beautiful bouquet and a fine hall rack. Willis Ashby, Chief, making the presentation speech. Brother Wolfe was taken completely by surprise, but spoke with feeling and appreciation of the courtesies and honor bestowed.

Let us all work with fresh energy, new zeal and determination to make our superb Order the greatest fraternal Order in all the world. W.

PERU, IND.—Brother Ed. Phipps, our District Manager, in charge of the work in this district, has wrought a wonderful work with our members, and the enthusiasm expressed in the following poem by Brother H. L. Bird is the universal sentiment of all our members:

You ask about our Court here,
How we prosper in Peru?
Well! we still all stick together,
With a purpose firm and true.

And our faith is in our galley,
As she sails life's stormy sea.
And we're looking towards the future,
Not the things that used to be.

And our galley's sailing nobly,
O'er the troubled sea of doubt.
And tho' the breakers dash around us,
We are sure she'll live it out.

For the ones on deck who guide her
Are a tried and trusted crew,
Who will stand with true devotion
As we sail the waters blue.

And on wings of aspiration
We will soar to heights unknown,
And we'll work with love unceasing,
Winning many for our own.

And the Tribe of Hur shall prosper,
For we stand with purpose true,
And we'll keep our Court progressing
In the City of Peru.

You will hear from Aldebaran Court No. 16, again. REPORTER.

Michigan

HILLSDALE, MICH.—We want to let other Courts know we are still alive and awake. We have been having a series of entertainments and parties all winter and every one seemed to prefer our parties to other social gatherings around town.

Tuesday evening, March 2, Hillsdale Court

No. 53 gave a Masquerade Ball at the Woodman hall. About 80 were present. Prizes were given to the best masqued lady and gentleman in costume. Mrs. A. E. Crawford and Don Billingshurst were awarded the prizes. The Woodman's player piano furnished music and was assisted by the Ben-Hur orchestra. A fine time was enjoyed by all present. On Thursday evening, March 18, our Court gave a St. Patrick dance at the Woodman hall. Nearly one hundred attended, wearing “the green” in honor of the occasion. Music was furnished by the Ben-Hur orchestra and player piano. Every one voting it was the best time of all. SCRIBE.

Pennsylvania

BRADFORD, PA.—Keystone Court No. 1 celebrated the winning of the State Prize Banner, on March 9. We feel justly proud of the honor. On April 13, we entertained Deputy Supreme Chief, T. H. Russell, Mrs. Brown and Mrs. Blystone of Meadville, Mr. W. N. Steele, Supreme Instructor, and Mr. Gilbert Howell, Editor of THE CHARIOT, of Crawfordsville, Ind. A large class of candidates was initiated. A chicken supper was served at midnight, after which a social hour was enjoyed until 2 a. m. CORRESPONDENT.

SCRANTON, PA.—Pioneer Court No. 42 had one jolly good time on Wednesday evening, April 7, when they held their Sixth Annual Entertainment and Social. The hall was packed to its capacity with friends and members. Brother Evans presided as Chairman of the event in a very creditable manner. Not a minute was lost in making every one happy by his comic songs and funny stories. Our guest of honor was Brother A. D. Rose, of Philadelphia, Pa., who gave a short address on Ben-Hur and the benefits derived from membership therein, and which was encouraging to all present. All members present pledged their support and will now hustle in order to capture the State Banner.

The following program was rendered:
Piano Selection.....Sister Hattie Troup
Vocal Solo.....Mr. Joe Hoban
Recitation.....Chief, Brother Beff
Violin Selection.....Mr. Klingkoff
(Accompanied on piano by his son, Master Klingkoff.)
Address...Brother A. D. Rose, State Manager
Selection.....Oyphant Quartet
Comic Songs...Brother Layshon Evans, Scribe
Vocal Solo.....Miss Grace O'Malley
(Accompanied by Miss Thomas)
Piano Solo.....Miss Loretta Macker
Song—“America”.....Audience
Refreshments.

The Committee of Arrangements are to be congratulated for the splendid program. REPORTER.

Oklahoma

STROUD, OKLA.—A rousing meeting was held by Stroud Court No. 93 on March 24, six candidates were taken through the degrees with elaborate ceremonies. This was their first meeting after organization, and it is a great credit to the Court, and speaks wonders for its future prosperity. The officers mostly having their parts committed and executing the work with great credit. REPORTER.

CHANDLER, OKLA.—The newly organized team of Chandler Court No. 13 are alive with enthusiasm. Three candidates were initiated at their meeting, March 23, and a novel lunch and entertainment furnished at the close of the session by Sisters Hoyt and McCormick. Chandler Degree Team will assist in organizing Bristow Court April 16.

ONE WHO WAS THERE.

SAPULPA, OKLA.—April 15, Sapulpa Court met and had an attendance surpassing any meeting we have had for many months. We lost our State Prize Banner. But we are going to work hard to get on the Honor Roll by July 1st. We had as our guest Sister Louise J. Rittenhouse, who gave us a long and interesting talk on how to work together. Sister Rittenhouse has been a great help to Sapulpa Court. And when the members learned she would be there on the 15, they showed their love and appreciation by good attendance. Our next meeting will be May 20, and we hope to have all our members present. The entertainment committee served us a delightful lunch of chicken sandwiches, coffee, ices, and cake. REPORTER.

New Jersey

PERTH AMBOY, N. J.—The opening of the new Court rooms in the Young Men's Hebrew Association Building, Smith Street, Tuesday evening, March 23, by Star Court No. 20, of this city, was indeed a gala night for Ben-Hur. Never before have we had such a large gathering of members together in our city, but still Brother Skirm, our Deputy, is not satisfied. He heard that our Supreme Chief, Dr. R. H. Gerard, was coming east, so he at once took the matter up with our State Manager, Brother W. H. Bisp, and planned for a visit from Brother Gerard to be at Perth Amboy on Tuesday evening, April 20. To make the opening of the new rooms more impressive, Brother Bisp decided to institute Woodbridge Court No. 37 the same evening, and to make one good big class initiation.

Woodbridge Court No. 37 was instituted with a charter membership of 37, and Brother Christianson, the Deputy in charge of that District, must be congratulated upon the splendid results of his work, and it is fully expected that Woodbridge Court No. 37 will fast forge ahead of its foster mother. Evening Star Court No. 20 of Perth Amboy. Amongst the new members for initiation were members from Long Branch, Perth Amboy, and Port Reading. A very large delegation of visiting members were present from Long Branch, Asbury Park, Cartaret, Newark, Passaic, and Jersey City.

Brother Skirm did not forget the refreshments. Immediately after the meeting closed every member was invited up stairs to find the tables loaded with things good to eat. During the wee small hour of the next morning the visitors from Long Branch and Asbury Park departed for home. REPORTER.

Tennessee

MEMPHIS, TENN.—Usona Court held a very interesting meeting Friday night, April 16.

This Court will entertain friends and members on Wednesday night, April 14. Invitations are now in the hands of the members and must be presented at the door. No one will be admitted without an invitation. The best music will be provided, and a real good time is assured all who are in attendance.

Members of the Court are hard at work on the “Vacation and Camping Trip Contest,” and many have secured sufficient business to entitle them to make the trip at the expense of the organization department. The entire corps of state and supreme officers will be with us, and this meeting promises to be the biggest and best that we have ever held.

Efforts are being made to hold a special campaign, lasting a week or ten days, and in which the State Manager will take an active part. Brother Saulmon has not been able to remain at home much of the time lately. It seems about the only way that Usona Court will be able to have him with us for any length of time is by providing such a large number of prospects and applications that our very worthy District Manager, Jimmie Kline, will be unable to handle them and will have to send a S. O. S. to the State Manager.

An interesting contest is now being waged between Indiana and Illinois for new members, and it is suggested that Solly and Brad, our popular neighbor and State Manager for Arkansas, should start a contest of their own. Frankly, your reporter will back Tennessee to beat Arkansas or any other state, and will back “Brad and Solly” to beat the best that may be stacked up against them, regardless of when, where, or who. Usona Court will do more than her share, and we are already hard at work to help our own department make good on the “1915 net increase for 1915” slogan that was adopted at the start of this year, and which we expect to make good before the first of next.

REPORTER.

He Put Him Off all Right

“Now, see here, porter,” said he briskly, “I want you to put me off at Syracuse. You know we get in there about six o'clock in the morning and I may oversleep myself. But it is important that I should get out. Here's a five-dollar gold piece. Now, I may wake up hard. Don't mind if I kick. Pay no attention if I'm ugly. I want you to put me off the train no matter how hard I fight. Understand?”

“Yes, sah,” answered the sturdy Nubian. “It shall be did, sah!”

The next morning the coin-giver was awakened by a stentorian voice calling: “Rochester!”

“Rochester!” he exclaimed, sitting up. “Where's that porter?”

Hastily slipping on his trousers, he went in search of the negro, and found him in the porter's closet, huddled up, with his head in a bandage, his clothes torn, and his arm in a sling.

“Well,” says the drummer, “you are a sight. Why didn't you put me off at Syracuse?”

“W-h-a-t!” gasped the porter, jumping up, as his eyes bulged from his head. “Was you de gemman dat giv me a five-dollah gold piece?”

“Yes.”

“W-wel, den, befoah de Lawd, who was dat gemmen I put off at Syracuse?”

Table of Rates

Term Certificates will be issued on approved application at the rates per \$1,000 as given in Table 1, or Whole Life, Death, Accident and Disability certificates will be issued on approved application at the rates per \$1,000 as given in Tables 2 and 3.

Age	Table 1	Table 2	Table 3
18.....	\$0 67.....	\$1 00.....	\$1 05
19.....	68.....	1 02.....	1 07
20.....	69.....	1 04.....	1 09
21.....	70.....	1 07.....	1 12
22.....	71.....	1 09.....	1 15
23.....	72.....	1 12.....	1 18
24.....	74.....	1 15.....	1 22
25.....	76.....	1 19.....	1 26
26.....	78.....	1 22.....	1 30
27.....	80.....	1 26.....	1 34
28.....	82.....	1 30.....	1 38
29.....	83.....	1 34.....	1 43
30.....	85.....	1 39.....	1 48
31.....	87.....	1 44.....	1 53
32.....	89.....	1 49.....	1 58
33.....	91.....	1 54.....	1 64
34.....	91.....	1 59.....	1 70
35.....	97.....	1 64.....	1 77
36.....	1 00.....	1 71.....	1 84
37.....	1 02.....	1 78.....	1 92
38.....	1 04.....	1 81.....	1 99
39.....	1 07.....	1 91.....	2 07
40.....	1 10.....	1 99.....	2 16
41.....	1 13.....	2 07.....	2 25
42.....	1 17.....	2 15.....	2 35
43.....	1 21.....	2 25.....	2 46
44.....	1 24.....	2 35.....	2 57
45.....	1 27.....	2 45.....	2 70
46.....	1 32.....	2 56.....	2 83
47.....	1 37.....	2 68.....	2 96
48.....	1 41.....	2 80.....	3 10
49.....	1 46.....	2 93.....	3 26
50.....	1 51.....	3 06.....	3 42
51.....	1.....	3 21.....	3 60
52.....	1.....	3 37.....	3 79
53.....	1.....	3 54.....	4 00
54.....	1.....	3 72.....	4 22
55.....	1.....	3 91.....	4 46

†Not admitted after 50 years of age.

Certificates will be issued for \$250, or in additional multiples of \$50 thereafter up to and including \$3,000. In no case will more than \$3,000 be granted on any one life.

A monthly payment, as above, from each member holding a Beneficial Certificate, will be due on the first day of each month, and must be paid to the Scribe of the Court on, or before, the 25th day of each month, without notice.

Members of Class A may voluntarily transfer to Class B in accordance with the Laws, Rules and Regulations without cost or re-examination.

Members of Class B may transfer at attained age without re-examination from Table 1 or 60-year term to the Whole Life (Table 2) or Death and Disability (Table 3) provided such transfer be made five years prior to the expiration of Term Certificate.

FREE—SIX MONTHS—INVESTING FOR PROFIT, a monthly Guide to Money-Making. Tells how \$100 grows to \$2,200—how to get rich quickly and honestly. H. L. Barber, Pub., 419, 32 W. Jackson Blvd., Chicago.

WANTED: Men to get members and establish lodges on commission basis for the Owls, South Bend, Indiana.

FRATERNAL BENEFIT SOCIETIES—VALUATION REPORT

Made by the Supreme Tribe of Ben-Hur as of December 31, 1914, to the Insurance Departments, pursuant to the requirements of law.

1. This report must be filed on or before the thirty-first day of May, 1915.
2. The Valuation Exhibit must give in separate items for each form of certificate the present mid-year value of future net contributions as contingent assets, and the present mid-year value of promised benefits as contingent liabilities, or in lieu thereof the mid-year net value of such certificates.
3. This Valuation Report must be certified by a competent accountant or actuary, or verified by the actuary of the department of insurance of the State in which the society is domiciled.
4. If separate funds are maintained under the laws of the society for different forms of certificates a separate Valuation Exhibit and “Form of explanation for publication” shall be attached in respect of each such form and be furnished to all members, irrespective of class, through the official publication of the society, or otherwise.
5. The items of actual assets and liabilities must correspond with the same items in the annual report and shall be furnished by an official of the society to the actuary or accountant, which the latter shall include in the Valuation Exhibit as indicated.
6. Publication in official journals (or in lieu, communications to individual members) shall be made of the results of valuation in form identical with that of the Valuation Exhibit to Insurance Departments, with explanations.
7. In the determination of the per cent of Assets to Liabilities, according to the Prospective method of valuation, there must be eliminated the funds not available for the payment of claims under contracts of insurance, and the “non-admitted assets,” other than certificate liens and loans; provided that the total of such indebtedness on any certificate included in the statement of assets shall not be greater than the excess of the present value of the benefit over the present value of future contributions under said certificate as shown by such Prospective Valuation.
8. When furnishing copy of the Annual Report to the Actuary or Accountant (unless he has personal knowledge of the facts) the Secretary (or other qualified officer) of the

- Society shall definitely give the amounts of the non-admitted assets and of the expense fund and of other funds held for relief or other special purposes and not primarily for the payment of claims, and shall answer the following Questions:
9. Does the society issue separate certificates promising disability benefits? Answer—No.
10. Are the net contributions for disability benefits kept in a fund separate from all other benefit and expense funds? Answer—No.
11. How many assessments were actually collected last year? Answer—Combined death, disability, and expense: Class B, 12. Class A, 20—Part of these may be paid by charging to member's share of Emergency Fund.
12. Date when the society last changed the number of assessments to be collected each year. Answer—Class A, 1914.
13. What proportion of first and subsequent years' contributions may be used for management expenses? Answer—First year, 80 per cent. Subsequent years: Class B, 10 per cent. Class A, 5 per cent.
14. Are there any reserve liens (not certificate loans or premium loans) outstanding against certificates in force? Answer—No.
15. Are certificate loans or premium loans granted? Answer—No.
I hereby certify to the correctness of the foregoing answers and to the items 24, 25, 26, 32, 33, 34, 35, 36, 37, 38, and 39 of the Valuation Exhibit.
- Signature JNO. C. SNYDER,
Official title Supreme Scribe.
16. A synopsis of the forms of certificates and the formulas employed for valuing the benefits and contributions under each form, together with the amount of insurance in force, must be given by the actuary or accountant with answers to the following questions:
17. State the method of valuation used (whether level premium, preliminary term, etc.). Answer—Actual mid-year value of future benefits and of future contributions to Mortuary funds upon the basis of the number of assessments stated in item No. 11 was computed.
18. State the Mortality and Interest Assumptions employed in the Valuation. Answer—National Fraternal Congress, four per cent.

Valuation Exhibit

CLASS A

ASSETS—Actual and Contingent

19. Present Mid-Year Value of Future Net Contributions.....	\$ 8,209,443.15
20. On Expectancy Certs. Death only.....	\$ 1,479,095.20
21. On Death and Disability Certs.	6,703,809.11
22. On Expectancy Certs. Old Age Benefit.....	26,538.84
24. Admitted Assets Class A.....	818,594.50
26. Total	\$ 9,028,037.65

LIABILITIES—Actual and Contingent

27. Present Mid-Year Value of Promised Benefits.....	\$24,099,702.89
28. On Expectancy Certs., Death only.....	\$ 7,848,542.58
29. On Death and Disability Certs.	15,950,099.03
30. On Expectancy Certs. Old Age Benefit.....	301,061.28
32. Accrued Liabilities, Class A.....	67,140.02
33. Value of Unpaid Installments.....	297.07
34. Apportioned shares of transferred members in funds of Class A payable to Class B	303,214.00
36. Total	\$24,470,353.98
39. Assets (Item 26) to Liabilities (Item 36) Class A.....	36.9 per cent.

CLASS B

ASSETS—Actual and Contingent

19. Present Mid-Year Value of Future Net Contributions.....	\$13,164,476.42
20. On Whole Life Certs., Death only.....	\$ 4,189,941.87
21. On Death and Disability Certs.	4,674,659.92
22. On Term to Age 50.....	248,592.13
23. On Term to Age 60.....	4,051,282.50
24. Admitted Assets Class B.....	599,381.05
Apportioned shares of transferred members in funds of Class A, payable to Class B	303,214.00
26. Total	\$14,067,071.47

LIABILITIES—Actual and Contingent

27. Present Mid-Year Value of Promised Benefits.....	\$14,473,562.28
28. On Whole Life Certs., Death only.....	\$ 4,870,665.29
29. On Death and Disability Certs.	5,311,097.36
30. On Term to Age 50.....	246,809.63
31. On Term to Age 60.....	4,044,990.00
32. Accrued Liabilities, Class B.....	58,401.84
33. Value of unpaid installments.....	959.49
34. Due Expense Fund from December Assessments.....	14,366.84
36. Total	\$14,547,290.45
40. Assets (Item 26) to Liabilities (Item 36) Class B.....	96.7 per cent.

37. Amount of General or Expense Fund (including non-ledger assets).....	\$ 189,357.23
Due General Fund from Dec. Assessments, Class B.....	14,366.84
38. Total	\$ 203,724.07

40. Accrued Claims on General or Expense Fund.....	\$ 10,448.00
42. The above valuation is in conformity with statutory requirements, and is not to be regarded as a test of financial solvency in any action that may arise, but is made to determine the amount the Society should have on hand to pay its future obligations without change in the basis of collection on the assumptions that its mortality will be the same as that set forth in the National Fraternal Congress mortality table and that the rate of interest earned will be four per cent.	

State of Indiana } ss.:
County of Montgomery }
Charles W. Iliff, being duly sworn, deposes and says that he is the actuary who made the foregoing computations and answers to the questions above set forth concerning the condition of the Supreme Tribe of Ben-Hur as of December 31, 1914, and that the same are correct and true to the best of his information, knowledge and belief.
CHARLES W. ILIFF, Actuary.

Subscribed and sworn to before me this
6th day of April, 1915.
BELLE S. COLLINS,
(SEAL) Notary Public.
Notary Public, Montgomery County, Indiana. My Commission expires Dec. 29, 1918.

FINANCIAL STATEMENT

Benefit and Emergency Funds Tribe Ben-Hur—Report of Supreme Scribe
for the Month Ending April 15, 1915

Balance on hand, March 15, 1915, as follows:	
To credit of Class A.....	\$ 747,508.39
To credit of Class B.....	624,260.70
Total	\$1,371,769.09
March Receipts:	
Received from Monthly Payments, Class A.....	\$ 40,071.00
Received from Monthly Payments, Class B.....	61,454.72
Received from Interest and Rent, Class A.....	2,258.30
Received from Interest and Rent, Class B.....	3,428.45
Total Income	\$ 107,212.47
Sum	\$1,478,981.56
March Disbursements:	
Death and Disability Claims, Class A.....	\$ 73,932.23
Death and Disability Claims, Class B.....	47,430.28
Repairs on Real Estate, Class B.....	273.65
Maintenance of Building, Class B.....	727.49
Total Disbursements	\$ 122,363.65
Balance April 15, 1915.....	\$1,356,617.91

Death and Disability Claims Paid in Class A for March, 1915

Camilla Lenne, Mound City, Ill.	\$ 500.00
Wm. T. Burrows, Dayton, Ohio.....	1,400.00
Julia Claiborne, Jonesboro, Ind.	1,800.00
Rose Goldman, Chicago, Ill.	550.00
Matilda Carman, Bement, Ill.	1,400.00
Eleanor O. Barbout, Elyria, Ohio.....	900.00
Mary M. Faith, Mauckport, Ind.	1,200.00
Uriah McKay, Sharon, Pa.	600.00
Anna Huber, Buffalo, N. Y.	400.00
Jacob Caprez, Chicago, Ill.	500.00

Anna Loukota, Chicago, Ill.	1,200.00
Gaphart Fittig, Buckley, Wash.	500.00
Kate Snyder, Evansville, Ind.	900.00
Wm. H. Moore, Vincennes, Ind.	1,000.00
Honore Connor, St. Louis, Mo.	600.00
Frank Freyermuth, Meadville, Pa.	700.00
Lindley S. Nelson, Bellefontaine, Ohio.....	800.00
Catherine Taylor, Chicago, Ill.	900.00
Inga S. Holmquist, Rockford, Ill.	600.00
Olive O. Beaver, Elkhart, Ind.	1,100.00
Wm. W. Pecht, Ashland, Ohio.....	1,300.00
Marie Cerny, Chicago, Ill.	1,100.00
Wm. D. McClelland, Crawfordsville, Ind.	1,000.00
Wm. T. Startup, Rockford, Ill.	1,200.00
Edwin J. Snuggs, Jackson, Mich.	1,200.00
Nora Daughton, Chicago, Ill.	900.00
Lyman S. Reber, St. Louis, Mo.	1,000.00
Jos. T. Beil, Angola, Ind.	900.00
Luella Cox, Springfield, Ill.	1,000.00
Philip P. Wenz, Meadville, Pa.	1,600.00
Minerva Brown, Momence, Ill.	500.00
Frank Anderson, Rochester, Ind.	1,000.00
Annie M. Skelly, Bradford, Pa.	1,000.00
Jno. Lawler, Lima, Ohio.....	1,600.00
Amy Wilson, Junction City, Kan.	1,200.00
Anna Kycelt, Chicago, Ill.	500.00
Wm. H. Ogles, Marshalltown, Iowa	1,000.00
Chas. E. Voss, Kankakee, Ill.	2,200.00
Jos. F. Webster, Odon, Ind.	1,900.00
Samuel V. Gordon, Rochester, Ind.	1,500.00
Cyrus H. Snow, Ord, Neb.	1,100.00
Barbara Kalne, Chicago, Ill.	900.00
Hellenor M. Kimball, Bradford, Pa.	1,200.00
Frederick W. A. Gervis, Eberfeld, Ind.	2,200.00
Homar D. Godfrey, Terre Haute, Ind.	1,800.00
Johanna F. Mathony, Chicago, Ill.	1,000.00
Mary Groves, Jonesboro, Ind.	500.00
Oliver P. Lawson, Tacoma, Wash.	700.00
Elma V. N. Arnold, Tarentum, Pa.	450.00
Emma J. Gravett, Grayville, Ill.	850.00
Henry Ehlers, Jr., Terre Haute, Ind.	2,000.00
Mary Joynst, Decatur, Ill.	500.00
Ammy Daltstream, Hoopeston, Ill.	1,000.00
Matilda Peterson, Chicago, Ill.	900.00
Geo. I. Winans, Columbus, Ind.	2,200.00
Jno. Roth, Degonia Springs, Ind.	1,000.00
Wm. H. Fuller, Ashabula, Ohio.....	700.00
Rebecca M. Miller, Chicago, Ill.	1,600.00
Lucy J. Gregory, Decatur, Ind.	900.00
Sarah J. Hoilman, Rochester, N. Y.	344.73
Jno. E. Hughes, Decatur, Ind.	1,600.00
Louisa Mayer, Chicago, Ill.	1,300.00
Gilbert V. Chamberlain, Flint, Mich.	1,300.00
Susan E. Small, Logansport, Ind.	800.00
Michael Moran, St. Louis, Mo.	1,100.00
Marianna K. Yanne, Milwaukee, Wis.	500.00
Caleb Atherton, Springfield, Ohio.....	700.00
Mary V. Heusner, Findlay, Ohio.....	1,400.00
Lewis C. Kistler (Old Age Disability), Rochester, Ind.	200.00
Samuel P. Herrington, Los Angeles, Calif.	1,000.00
Sarah F. Graves, Fairfield, Ill.	650.00
Mary Morrison, St. Louis, Mo.	337.50
Margaret E. Stansberry (Old Age Disability), Missouri Valley, Iowa.....	50.00
Total.....	\$ 73,932.23

Death and Disability Claims Paid in Class B for March, 1915

Sarilda M. Kinsall, Omaha, Ill.	\$ 2,000.00
Barne Bumfeld, New York, N. Y.	1,000.00
Eva Schwartz, New York, N. Y.	500.00
Nora B. Turner, St. Francis, Ark.	1,000.00
Flora N. Loomis, Parma, Mo.	1,000.00
Jennie Walker, Waterloo, Iowa.....	1,000.00
Anna Bleser, Chicago, Ill.	750.00
Helen Kremer, Newport, Ky.	500.00
Daniel P. Hayes, Hamilton, Ohio.....	1,000.00
Lucy Parson, Coshocton, Ohio.....	1,000.00
Paul C. Frehland, Jonesboro, Ark.	1,500.00
Jno. A. Leonard, Greenville, Tex.	1,000.00
Teresa Brown, Geneva, N. Y.	1,300.00
Chas. Farr, Evansville, Ind.	1,000.00
Jos. L. Miller (Disability), Peoria, Ill.	128.25
Plummer J. Moss, Clarksville, Tenn.	1,000.00
Edward K. Myers (Old Age Disability, Clinton, Iowa.....	225.00
Owen J. McNally, Rochester, N. Y.	500.00
Wm. H. Williams, Roanoke, Va.	1,000.00
Margaret Whitley, Sedalia, Mo.	985.91
Jas. S. Bostick, Marshall, Tex.	1,000.00
Sarah A. Herbel (Old Age Disability), New Castle, Pa.	236.20
Geo. T. Pursley (Old Age Disability), Evansville, Ind.	50.00
Delia Karnes, Buffalo, N. Y.	900.00
Gustave A. Sampson, Buffalo, N. Y.	500.00
Elizabeth Funk, Hamilton, Ohio.....	500.00
Jos. Thomas, New Kensington, Pa.	1,000.00
Ira C. Lindsey, St. Louis, Mo.	1,300.00
Chas. S. Eeddy, Fenton, Mich.	2,400.00
Jos. Williams, Wilkes Barre, Pa.	1,500.00
Ollie Davis, Cairo, Ill.	500.00
Adelaide V. Bahen, Buffalo, N. Y.	1,000.00
Myrtle De Long, Kennett, Mo.	1,000.00
Wm. F. Nelson, Memphis, Tenn.	100.00
Callie N. Walker, Shelbyville, Tenn.	2,000.00
Margaretha Schmitt, Louisville, Ky.	800.00
Samuel F. Wolfe, Dennison, Ohio.....	1,125.00
Wm. H. Fruttier, Terre Haute, Ind.	500.00
Achsah Thompson, Mt. Pleasant, Mich.	200.00
Geo. H. Wildenberger, Carbondale, Pa.	1,000.00
Louisa Brewer, Sioux City, Iowa.....	600.00
Albert A. Zinsmeister, Cincinnati, Ohio.....	500.00
Joanna Hall, Wynne, Ark.	1,000.00
Ellen C. Carson, Mt. Vernon, Ind.	1,000.00
Geo. L. MacMillan (Old Age Disability), Cleveland, Ohio.....	429.30
Anna M. Dichlefsen (Old Age Disability), Chicago, Ill.	225.00
Oda E. Rhea, Nashville, Tenn.	1,000.00
Lulu F. Miller, Peru, Ind.	1,000.00
Alice M. Currin, Cincinnati, Ohio.....	975.61
Nora B. Ott Keller, Corydon, Ind.	500.00
Leona Dillinger, Decatur, Ill.	1,400.00
Sophronia Elliott, Birmingham, Ala.	500.00
Sarah A. M. Willison, Battle Creek, Mich.	250.00
James Feese, Toledo, Ohio.....	1,000.00
Fred L. Dussel, Elkhart, Ind.	1,000.00
Total.....	\$ 47,430.28

Total Paid to Beneficiaries Since Organization.....\$13,404,140.50

Fraternally submitted to T. B. H.,
JNO. C. SNYDER, Supreme Scribe.

Report of Supreme Keeper of Tribute, Tribe Ben-Hur, April 15, 1915, Showing
Amount of Benefit and Emergency Funds and How Invested.

Elston National Bank, Crawfordsville, Indiana.....	\$ 133,582.47
First National Bank, Crawfordsville, Indiana.....	5,000.00
Citizens' National Bank, Crawfordsville, Indiana.....	5,000.00
Crawfordsville State Bank, Crawfordsville, Indiana.....	10,000.00
Citizens' National Bank, Evansville, Indiana.....	10,000.00
Farmers & Merchants' Trust Co., Crawfordsville, Indiana.....	5,000.00
Crawfordsville Trust Co., Crawfordsville, Indiana.....	5,000.00
Real Estate (Home Office).....	186,597.63
Real Estate (Adjacent Property).....	23,117.60
Real Estate (Old Home Office).....	15,971.15
First Mortgage Loans on Real Estate.....	250,925.00
Invested in Municipal and County Bonds.....	706,374.06
Cash in Office	50.00
Total Assets	\$1,356,617.91

Of which there is to the credit of Class A.....\$ 715,905.46
Of which there is to the credit of Class B.....640,712.45
Total.....\$1,356,617.91

Fraternally submitted to T. B. H.,
S. E. VORIS, Supreme Keeper of Tribute.

MEMORIAL NUMBER



OFFICIAL ORGAN OF THE SUPREME TRIBE BEN-HUR

Vol. XX

Crawfordsville, Indiana, June, 1915

No. 6



BEN-HUR FLOAT, FRATERNAL DAY PARADE, SAN FRANCISCO, CALIFORNIA, APRIL 22, 1915

Battle Flags

Nothing but flags—but simple flags,
Tattered and torn and hanging in rags;
Some walk before them with careless tread,
Nor think of the hosts of the patriot dead
That have marched beneath them in days
gone by

With a burning cheek and a kindling eye,
And have bathed their folds with their life's
young tide,
And, dying, blessed them, and, blessing, died.

Nothing but flags—yet, bathed with tears,
They tell of triumphs, of hopes, of fears;
Of earnest prayers for the absent men,
Of the battlefield and the prison pen,
Silent, they speak; and the tear will start
As we stand before them with throbbing heart
And think of those who are not forgot;
Their flag came hither—yet they came not.

Nothing but flags—yet we hold our breath
And gaze with awe at those types of death;
Nothing but flags—yet the thought will come,
The heart must pray, though the lips be
dumb.

They are sacred, pure, and we see no stain
On those loved flags, which came home again;
Baptized in blood of our purest, best:
Tattered and torn, they are now at rest.

—Francis Gallagher.

"Fraternal Day" at Exposition

(By DR. R. H. GERARD, SUPREME CHIEF.)

The "Fraternal Day" celebration held on April 22, at the big Fair, was a huge success, and gave to the cause of Fraternity, an impetus and advertisement that has never been approached in this country in a one-day celebration, and will go down in history as a red-letter day for the fraternal cause. Too much praise can-

not be given Brother Chas. W. Dempster, Supreme Secretary of the Fraternal Brotherhood, and A. Morgan Duke, Vice-President of the same Society, who, as Chairman and Secretary, respectively, of the "Fraternal Day" Committee, marshalled their forces so admirably, and made the event successful.

The festivities began on Wednesday, the 21, with a luncheon served in the elegant banquet room of the St. Francis Hotel, in honor of the visiting fraternal officers. Brother Dempster acted as Toastmaster, and speeches were made by A. Morgan Duke, Mrs. Frances Burns, John J. Lentz, Royal H. Gerard, S. S. Tanner, Dr. Mary Mack, and Clinton C. Hollenbach. The celebration began in the morning with the most brilliant parade of the Exposition to date. Floats, banners, bands, uniformed drill teams, and companies of women in the bright garbs of their various Orders, produced a pageant of unusual color and interest. The parade started at 10:00 o'clock, and it was after 1:00 o'clock before the last float passed the reviewing stand in front of the Tower of Jewels on the Exposition grounds. In the reviewing stand, were the head officers of the various fraternal societies represented, with Governor Johnson, director of the Exposition, and many other notables. Prizes were awarded the participants as follows: Cup for best male marching organization,

Modern Woodmen of America; Cup for the best float, Fraternal Brotherhood; Cup for the best female marching organization, Companions of the Forest, American Order of Foresters; Cup for uniformed marching organization having the best representation, Woodmen of the World.

Former Congressman John J. Lentz of Ohio, President of the American Insurance Union, presided at the afternoon ceremonies, which were held at 2:00 o'clock on the reviewing stand. He was introduced by Chas. W. Dempster, Chairman of the "Fraternal Day" Committee. Mrs. Frances E. Burns, Great Commander of the Ladies of the Modern Maccabees, was the only woman speaker on the program, and we take pleasure in quoting the following good points she made: "It cost \$400,000,000 to build the Panama Canal. In the last fifty years, the Fraternal Insurance Societies of this country have built six canals. The papers have had much about Germany's \$2,500,000,000 war loan: The Fraternal System has distributed nearly this amount among those who needed it worse, and very little has been said about it. This money was not spent for guns, aeroplanes, submarines, or mines, but for shoes for children, for homes and books and education."

Wm. Koch, Grand Foreman of the Brotherhood of American Yeomen, spoke briefly on the significance of Insurance Orders as agencies of world

peace, and J. D. Clark, Dayton, Ohio, Past President National Fraternal Congress, concluded the program of addresses with an eloquent summary of the humanitarian effects of Fraternal Insurance. The ceremonies were followed with a competitive drill by various drill teams, which had marched in the parade.

Among the State and National Fraternal Insurance officers who sat in the speakers' stand, were the following: Chas. W. Dempster, Supreme Secretary, Fraternal Brotherhood, Los Angeles; Local Executive Chairman, A. Morgan Duke, Supreme Vice-President Fraternal Brotherhood, San Francisco; I. I. Boak, Head Consul Woodmen of the World, Denver; John J. Lentz, National President American Insurance Union; S. S. Tanner, Director Modern Woodmen of America, Minier, Illinois; R. H. Gerard, Supreme Chief, Tribe Ben-Hur, Crawfordsville, Indiana; Wm. Koch, Grand Foreman Brotherhood of American Yeomen, Des Moines, Iowa; Mrs. Frances E. Burns, Grand Commander Ladies of the Modern Maccabees, Port Huron, Michigan; J. D. Clark, Independent Order Foresters, Dayton, Ohio; F. O. VanGalder, Editor of *The Woodman*, Rock Island, Illinois; Dr. Geo. Hoglan, Secretary American Insurance Union, Columbus, Ohio, and C. B. Gardner, President, Modern Order Praetorians, Dallas, Texas.

The Tribe of Ben-Hur's part in the

parade consisted of a beautiful Roman Galley over thirty feet long, handsomely decorated, and carrying Ben-Hur, Arrius, Rabbi Joseph, Roman soldiers, and eight galley slaves. This float was followed by six handsomely decorated automobiles, carrying the Supreme Chief, Mrs. A. P. Kelly, Supreme Teacher, of Stockton, Cal., and local officers and members, of the Tribe of Ben-Hur.

The festivities of the day were concluded by a grand reception and ball held at the California Building, and it required two orchestras, playing at each end of the long ball room, to furnish inspiration to the great throng of Fraternalists. Handsome programs were furnished and distributed, showing that a special dance had been dedicated to each guest of honor.

The following were the Chairmen of "Fraternal Day" Committees:

Reception—Hon. Motley H. Flint, Los Angeles Trust and Savings Bank, Los Angeles, California.

Parade—Hon. I. I. Boak, Head Consul Woodmen of the World, W. O. W. Building, Denver, Colorado.

Speakers—Hon. John J. Lentz, National American Insurance Union, A. I. U. Temple, Columbus, Ohio.

Publicity—Capt. C. H. Robinson, Editor *Western Review*, 917 Ashland Block, Chicago, Illinois.

Invitation—Hon. James Davis, Director Gen. L. O. of M.

Prizes—Hon. A. R. Talbot, Head Consul, M. V. A., Lincoln, Neb.

Ritualistic—Hon. R. H. Gerard, Supreme Chief, Supreme Tribe of Ben-Hur, Crawfordsville, Ind.

Decorations—Mrs. Frances E. Burns, Great Commander Ladies of the Modern Macabees, St. Louis, Mich.

Automobiles—Hon. Wm. Koch, Grand Foreman, B. A. Y., 5th and Park Streets, Des Moines, Iowa.

Floats—Mrs. Carrie Van Orsdall, Grand Guardian Women of Woodcraft, Portland, Oregon.

Uniform Rank—W. A. Fraser, Head Consul, Woodmen of World, Sovereign Jurisdiction, 14th & Farnam Streets, Omaha, Nebraska.

Badges and Banners—W. B. Kirkpatrick, Supreme President, Knights and Ladies of Security, 701 Kansas Avenue, Topeka, Kan.

Reception and Entertainment of Visiting Ladies—Hon. T. B. Hanley, Supreme President, M. B. A., Des Moines, Iowa.

Reception and Entertainment of Children—Mrs. Emma B. Manchester, Supreme Guardian, Woodmen Circle, W. O. W. Building, Omaha, Nebraska.

Sports—E. J. Dunn, Supreme President Loyal American, 1104-5 Karpen Building, Chicago, Illinois.

International Representation—Elliott G. Stevenson, Supreme President Independent Order of Foresters, Toronto, Ontario.

Exposition Grounds—Lloyd T. Binford, Eminent Viceroy, Columbian Woodmen, Memphis, Tenn.

Floral Committee—J. R. Peasley, Supreme President, Mutual Protective League, Decatur, Illinois.

Local executive "Fraternal Day" committees:

Automobile—Emil Cohn (Chairman), B. O. A.; W. C. McInnis, K. and L. of S.; S. S. Oppenheimer, Praetorians.

Badges, Admission—Garner Curran (Chairman), World's Insurance Congress. Events—M. Boehm, C. of F.

Badges—Gertrude A. O'Neil (Chairman), R. N. of A.; Miss Ardis Askes, T. F. B.; Mrs. Mary Woodall, T. B. H.

Invitation—Mrs. A. P. Kelly, T. B. H., (Chairman); Geo. H. Johanson, B. A. Y.; G. A. Hubbel, T. F. B.; Mrs. E. M. Terry, Gertrude A. O'Neil, R. N. of A.

Finance—Peter H. Gilroy (Chairman), W. O. W.; H. V. Rees, M. W. of A.; Walter E. Dorn, L. O. M.; Emil Cohn, O. B. A.; M. Boehm, C. of F.

Floats and Decoration—Geo. L. Hutchin (Chairman), B. P. O. E.; Carl Anderson, B. A. Y.; L. De Barnot, T. F. B.; Mrs. A. P. Kelly, T. of B. H.

Music—H. V. Rees (Chairman), M. W. A.; Geo. K. Smith, T. F. B.; Capt. W. M. Riordan, W. O. W.

Moving Pictures—S. S. Oppenheimer (Chairman), Praetorians; Geo. L. Hutchin, B. P. O. E.; T. E. Phinny, B. P. O. E.

Parade—Cap. W. M. Riordan (Chairman), W. O. W.; Emil Hoerchner, L. O. of M.; T. A. Nerney, K. of P.

Printing—M. Boehm (Chairman), C. of F.; Geo. K. Smith, T. F. B.; J. B. Mitchell, Woodmen of World.

Prizes—Walter E. Dorn (Chairman), L. O. of M.; H. V. Rees, M. W. of A.; Leonard Stone, T. F. B.

Publicity—T. F. Phinny, B. P. O. E. (Chairman); Sam T. Breyer, C. F.; H. M. Duke, T. F. B.; M. T. Moses, Editor, W. O. W.

Reception and Information—Mrs. E. M. Terry (Chairman), Mrs. Del Fosatti, Mrs. M. E. Lehnning, T. of B. H.; Mrs. Annie L. Barry, R. N. A.; Mrs. Aydelotte, L. of M.; L. de Barnot, T. F. B.; Geo. H. Johanson, B. A. Y.; Peter F. Gilroy, W. O. W.; Walter E. Dorn, L. O. of M.; Paul Newman, F. O. U. B.; H. V. Rees, M. W. A.; Leonard Stone, T. F. B.; M. Boehm, C. of F.; T. F. Phinny, B. P. O. E.; Emil Cohn, O. B. A.; W. C. McInnis, K. and L. of S.; S. S. Oppenheimer, Praetorians.

Puget Sound District Court

The Twenty-first Semi-Annual session of Puget Sound District Court, Tribe of Ben-Hur, was held in Seattle, Washington, May 6, 1915, it being a postponed session in honor of the visit of Supreme Chief, R. H. Gerard. The session was called to order at 2:00 o'clock in the hall of Oriental Court No. 6, with the following officers in the chair: Past Chief, Mary Packer, Ben-Hur Court No. 3; Chief, A. J. Hedreen, Oriental Court No. 6; Judge, Elizabeth Sanderson, Ben-Hur Court No. 3; Teacher, Frances E. Graban, Vaughn No. 17; Scribe, O. O. McLane, Tacoma No. 2; Captain, Petronalla Keating, Tacoma Court No. 2; Guide, Mrs. C. E. Maxfield, Oriental Court No. 6; Keeper Inner Gate, Wm. Stockham, Tacoma Court No. 2; Keeper Outer Gate, C. E. Maxfield, Oriental No. 6; State Manager, E. L. Hiberly.

The following program was carried out:

MORNING—11 O'CLOCK
Reception of Delegates and Visitors.
AFTERNOON—2 O'CLOCK
Opening Exercises.

Supreme Honors to Brother R. H. Gerard, Supreme Chief.

Address of Welcome.....
Brother H. C. Gill, Mayor, of Seattle
Response..Brother B. W. Sherwood, of Everett
Vocal Solo

Brother W. Alexander, of Seattle
Our Supreme Chief.....

Brother E. L. Hiberly, of Tacoma
Address.....Brother R. H. Gerard,
Supreme Chief, Crawfordsville, Ind.

Regular Order of Business.

Reading...Sister Sabra A. Carter, of Tacoma
Paper—"Fraternalism"

Sister Mary A. Henry, of Tacoma
Addresses—"Impressions Received From At-

tendance at a Meeting of the Supreme
Tribe"

Sister Mary Packer, Present Supreme
Representative.

Sister Minnie B. Hiberly, Member Memorial
Committee, Supreme Tribe.

Brother R. A. Vissar, Supreme Representative
1910.

Reading.....Brother Frank Giles, of Seattle
Paper...Brother Wm. Stockham, of Tacoma

General Discussion—"What do you think is
the best way to Rejuvenate the Tribe of

Ben-Hur in the State of Washington?"
Discussion opened by.....

Brother C. E. Maxfield, of Washington
AFTERNOON—6 O'CLOCK

Dinner in Ben-Hur Hall.
EVENING—8 O'CLOCK

Regular Meeting of Oriental Court No. 6.
Address.....Brother R. H. Gerard

Following this program, the following
district officers for the ensuing
year were elected:

District Chief

Elizabeth Sanderson, Bellingham
District Judge...Petronella Keating, Tacoma

District Teacher...Mary A. Henry, Tacoma
District Scribe.....O. O. McLane, Tacoma

Keeper Tribute...Minnie L. Hiberly, Tacoma
District Captain.....Wm. Stockham, Tacoma

District Guide.....D. A. Trolson, Buckley
Keeper Inner Gate.....

Augusta Stockham, Tacoma
Keeper Outer Gate.....T. B. Storey, Everett

Past Chief.....A. J. Hedreen, Seattle
Courts were represented as follows:

Tacoma Court No. 2.....Tacoma
Oriental Court No. 6.....Seattle

Seattle Court No. 42.....Seattle
Everett Court No. 20.....Everett

Ben-Hur Court No. 3.....Bellingham
Buckley Court No. 13.....Buckley

Fern Hill Court No. 16..Fern Hill (Tacoma)

Vaughn Court No. 17.....Vaughn
Purity Court No. 10.....Orting

A banquet was served at 6:00 o'clock for the delegates and visitors in the hall of Oriental Court, and this was followed by a rousing meeting, which was attended by over 200 enthusiastic Ben-Hurs. The Supreme Chief brought to the Convention, and to the members in the evening, a cheerful message of the high regard in which the work being done by Puget Sound Court, is held by the Supreme Tribe. The wonderful growth and advancement of the Society in the trying years through which it has lately gone, was not only a buoyant message, but one of great inspiration to the officers and members for greater strides for Ben-Hur in the State of Washington.

State Manager Hiberly and his wife were present and spoke interestingly of the work of the past year, and of the plans for the future. The location of the next meeting was left in the hands of the Executive Committee. The Supreme Chief made the statement that one or more Supreme Officers would probably visit the Courts before the close of the year.

REPORTER.

The Value of Degree Work

(BY W. N. STEELE, SUPREME INSTRUCTOR.)

From the founding of the first Fraternal Order it has been a question as to what is the best thing to do that the Orders may grow, prosper, and perpetuate themselves. Some societies offer great inducements in the way of weekly benefits, others funeral benefits, hospital funds, care of the sick, widows, education of the orphans, provision for the care of the aged, decrepid and afflicted members, all of which are noble principles.

Most of the Orders which furnish the above, fulfill their obligation when the member is laid in his or her last resting place, which is the grave, but with the Fraternal Beneficial Orders there is a further duty to perform, to see that the beneficiaries receive that which has been provided for them by those who are called from our midst.

To the mind of the writer there is nothing more important today than the Ritualistic work promulgated by the different Orders. There are a few members of each society who take great interest in this part of the work and do all in their power to keep their particular local organization to the front. No Order or Society can hope to attain success unless it maintains a good, live and proficient degree team, and my observation has led me to believe that when degree work is given, a larger number of members attend the meetings from week to week and manifest more interest than when no team work is done. In other words, no degree team, no new members—no new members, a dead organization. As a rule, when a new member is secured for a society and is taken into the Court room and simply given the obligation, his opinion of the Order is at a low ebb, while if the ritualistic work is given in the proper manner, and the principles involved explained, as they should be, that member becomes interested and tells his, or her, friend, and as a result receives the application of that friend for membership into the organization.

And so it works from one to another in an endless chain, naturally increasing the membership of whatever society it may be.

There is no Organization, Order or Society today that has a better plan than that of the Tribe of Ben-Hur. Its ritualistic work is unsurpassed,

its principles of the very best, and no Order can offer greater opportunities for a higher standard of degree work than Ben-Hur.

There are also many different conceptions of the different characters as represented in the degree work of Ben-Hur. Many have formed the idea that Ben-Hur was so intimidated by being called on deck before the Roman Tribune that he approached him in an humbling attitude. When, in fact, he appeared before Arrius in directly the opposite manner, and was only glad of the opportunity to plead his case in the hope of learning something of his mother and sister, and while he learned nothing of them, he gained favor of the Tribune to the extent that he was not chained as were the other galley slaves. This enabled him to save Arrius from a watery grave when the ship, *Astrea*, was crushed in battle. During the conversation Arrius soon discovered Ben-Hur to be of noble birth, and was somewhat at a loss to know just what question to ask the young Jew, and he was surprised with each answer given. There is an opinion that the officers of the Roman Empire were cruel and merciless, but Arrius was an exception, and in view of the kindness done him adopted and announced to the world Ben-Hur as his son and heir.

Having thus gained his release from that of a galley slave, Ben-Hur goes in search of his mother and sister, whose fate has been uppermost in his mind. The mother and sister, imprisoned in the Tower of Antonio, infested with the dreadful disease of leprosy, are equally eager to learn something of the son and brother and upon their release from bondage return to the old home and find him asleep upon the doorstep, weary from his search for them. Much as they would like to embrace and kiss him, as they had in the years gone by, they exhibit their devotion by quietly stealing away to the caves of the earth to die the death of a leper; but there comes a medium by which the family is again brought together. Ben-Hur follows the Nazarene for days, witnessing the cures of the sick, the lame, and even that of the leper. This information he imparts to Simonides and is overheard by Amrah, maid-servant of the House of Hur, who, in turn, imparts the news to the mother and daughter as she is supplying them with food and drink, and they appeal to the Nazarene and are cleansed of that dreadful disease of leprosy and a short time after the family is reunited.

With these principles in view, and imparted to the members through the degree team, teaching the devotion that existed between members of the family of Hur, so should it exist between members of our Order, and the more able a degree team is to do this, the more members we will have and the more the fraternal spirit will be felt in the Court room.

In order that each member may become thoroughly acquainted with the character he or she is called upon to represent, the book Ben-Hur cannot be read too often as a higher idea is gained each time.

So it is that a good degree team creates and maintains the interest that should be manifested and at the same time exemplifies the devotion as it should exist between members of the Order, as it existed between the mother, and sister, and son of Hur.

While you are insurable is the time to take membership in Ben-Hur.

What We Stand For

There is much being said and written these days concerning fraternity and the meaning of it. More than ever before are the people of America turning their attention to the finer things of life. This in part is due to the influence upon our people of the calamitous things which are now being done in Europe. There is also abroad in the land the spirit of helpfulness; a desire to be of service to our fellow is gaining strength. We are beginning to realize that we are indeed our brother's keeper. There is less selfishness in the world, our people are taking broader views of life and of its purposes.

It is pleasant to note these things. At best our days here are not many. We should therefore strive ever to use them, first for our own benefit and pleasure, and next for the help we can give to our fellow man. This fra-

work in its most simple form, and this can be best accomplished by adhering to the principle of insurance to the persistent member at the least possible cost consistent with safety. Every legitimate inducement should be held out to induce the member to retain his membership with the society, and nothing should be offered to induce him to lapse and sever his connection with the society. We should prohibit the writing of certificates or contracts of insurance providing for cash surrender or loan values, or limited pay contracts, or certificates or contracts of insurance granting paid up and extended insurance. In my judgment these forms of contracts go to the very heart of the corner stone upon which our system is erected, and upon which it must depend for its future stability. These forms of contracts or certificates require a greater rate of contribution than is necessary for straight whole life insurance contracts and the only way that the member can secure the additional privileges offered by these forms of certificates is to sever his connection with the society, forfeit his insurance protection, and gamble on

who cease to pay their premiums and take the advantage of the automatic extensions, or who secure loans on their insurance policies, never redeem them, and leave their homes and loved ones unprotected. Third: It deprives the persistent member of participating in the earnings or savings to the society which would accrue from the lapsation from the indifferent and unconcerned members. Fourth: It creates an individual equity in the funds of the society and transforms the individual equity from an asset of the society to a liability. Fifth: It will justly subject the individual equity, which has become a liability of the society, of the individual member to taxation. Sixth: The individual equity will also become an asset of the estate of the member and will become subject to garnishment and attachment, and in the event of financial failure or business adversities of the member the protection for the home is lost. The fact that the constitution of the society or certificate of the member provides that the proceeds of a fraternal benefit certificate is not subject to garnishment and attachment does not and cannot contravene a

time before the expiration of the extension period, by paying up back dues and assessments. This can only be done by paying all back local dues and all assessment and capitation tax with compound interest, after having passed a satisfactory examination. Therefore the member is taking a great risk of being able to re-instate himself for the reason that his health may have become impaired to such an extent that he cannot pass a satisfactory examination. In addition to this very few who take the advantage of the extension period ever find themselves able to pay all of their back dues and assessments with accrued interest in a lump sum.

"I realize that some fraternalists hold that fraternity and justice demand that when a member lapses it is but simple justice to give him the benefit of the reserve element of contributions he has paid into the society. Those who hold to this doctrine I refer to the exhaustive article written by Dr. George W. Hopkins, President, the Pure Protection Life Association, which was published in the January, 1915, issue of the *Fraternal Monitor*."



SELECTED DEGREE TEAM, MIZPAH COURT No. 1, SAN FRANCISCO, CAL., APRIL 24, 1915

ternal spirit day by day is gaining strength. The name fraternity is no empty thing. It stands for positive propositions. A splendid definition of the word is that given recently by a writer in these lines:

"Fraternity stands for the brotherhood of man; for better citizenship; for higher civilization; for higher ideals of life; for the uplift of the race; for service to God and man. It has accomplished great things in the past; it is our duty to see that it accomplishes still greater things in the years that are to come."—*Ex.*

Home Protection

The following extracts are taken from an article by A. Morgan Duke, Vice-President, of the Fraternal Brotherhood, and is of such a practical application to Fraternal Protection, that we commend it to our readers:

"I belong to that school of Fraternalists who believe that the province of fraternal benefit societies is to protect the home, and that their scope of operation should be confined to that

dying before the expiration of the extension period in his contract.

"In my judgment the most undesirable certificate that can be written for anyone, is one which provides for paid up or extended insurance, or cash surrender and loan values. First: The certificate which provides for paid up and extended insurance requires a greater rate of contribution than one without it. Hence it does not provide insurance at the least possible cost consistent with safety. Second: It says to the member that if you will drop your membership after a certain period of time you can get the benefits of that part of your contribution, paid during the first years of your membership, in excess of the natural or current term cost in the way of paid up insurance for such an amount as the reserve portion of your premiums will pay, or you can have your membership and insurance protection extended for such a period of time as the reserve portion of your contribution will pay, thereby offering an inducement for the member to sever his connection with the society in order to get the benefit of the excess cost charged him for the special privilege of such a contract. The unfortunate feature of it is, the experience of all insurance companies and societies shows that more than ninety per cent. of all men

state statute or abrogate a common law. The only protection for the individual equity against garnishment and attachment is by special legislation taking such contracts out from under general statutory provisions.

"Therefore, the best insurance contract that can be written, in my judgment, is one which provides for simple whole life protection without any frills to it. In other words, pure simple life protection stripped of all investment features and without any hedging against conditions which may or may not arise is the most logical insurance contract that anyone can secure.

"Some contend that a certificate that provides for paid up and extended insurance is an admirable contract for the reason it is a protection to the member who under adverse circumstances is compelled to lapse. This is not sound reasoning for the reason that we allow a period of ninety days for re-instatement, and in addition to this, the fraternal features of our society are supposed to, and most usually do come to the rescue of our worthy and deserving membership with assistance when necessary.

"I find that some of our organizers, and many of our members, are laboring under the impression that a member can take the advantage of the extension privilege and re-instate at any

"YES," said a wealthy farmer to the new boarder from the city, "I am proud of my girls, and I would like to see them well married, and, as I have a little money, they will not go to their husbands empty handed. There's May, a real good girl 25 years old, I'll give her \$5,000 when she is married. Then comes Betty, who won't see 35 again, I shall give her \$10,000. The man who gets Eliza, who is 40, gets \$15,000."

The boarder thought for a moment, looked the farmer in the face, and said: "Haven't you one about 60?"

ONE of the greatest difficulties to overcome in building up a fraternal insurance order is the fact that a great majority of the members think that making their monthly payments is the only duty they owe the Order. It is necessary that we make our monthly payments. But some of us must work. If all the members would realize their full duty the heavy burden that is being carried by the few would be scattered to the shoulders of the many and the order prosper.



Published monthly by the Supreme Tribe of Ben-Hur, Crawfordsville, Indiana

Office of
THE SUPREME TRIBE OF BEN-HUR
Crawfordsville, Indiana

GILBERT HOWELL EDITOR
Crawfordsville, Indiana

Subscription Price, 25 Cents Per Year

Address all communications to THE CHARIOT
Crawfordsville, Indiana

Entered as second class matter, December 10, 1912, at the post office at Crawfordsville, Indiana, under the Act of August 24, 1912.



JUNE, 1915

*"A place in the ranks awaits you,
Each man has some part to play,
The past and the future are nothing
In the face of the stern today."*

THE CHARIOT is in receipt of No. 1 of Volume 1 of "The Wise Men," published by Brother H. Jeffs, of Chicago, Illinois. The publication is issued in the interest of the members in Cook County. We wish our contemporary success in the new undertaking.

THE Editor very greatly regrets the error which occurred in the first article of the May CHARIOT, regarding the presiding officers at Meadville, Pa., as Brother Jno. Robinault presided instead of Brother Charles Knight as stated in the article. We are glad to make this correction.

We are glad to give as our first page article in this issue of THE CHARIOT an account of our Supreme Chief's trip through out the West. He is greatly delighted with the future prospects for Ben-Hur and speaks in the highest terms of the loyalty and enthusiasm of our western members.

Two copies of the General Laws of the Order as amended by the Supreme Tribe at its meeting in 1914 have been mailed to the Scribe of each Court in the entire Supreme Jurisdiction. If for some reason the Scribe has not received the same, notice should be sent to the Supreme Chief, when two copies will be sent him.

BROTHER W. L. DENMAN has been appointed District Manager to take charge of the territory which had been under the direction of our late Brother D. S. Peregrine. We bespeak for Brother Denman the same cordial friendship and hearty support which had always been accorded Brother Peregrine in his twenty years of faithful service. Brother Denman is a Christian gentleman, well worthy the highest respect and confidence of the members in his District, and THE CHARIOT anticipates a continued growth and advance of Ben-Hur in his territory.

IT MIGHT be well for you to remember in your Fraternalism that only work counts. You can dream about what you are going to do to help to build up the Order, but the humblest member, who simply sits in his seat every meeting night, does much to help build up the Order and protect its best interests. There have been tremendous things done the last few years, but in every case it was by people who didn't look at the clock to find out if it was time to go home or who shirked their responsibilities. They simply kept right at it until they succeeded.—*The Recorder.*

Memorial Sunday

We trust our Courts throughout the Supreme Jurisdiction will not fail to observe Memorial Sunday in accordance with the Proclamation of our Supreme Chief as published in the May CHARIOT. This year it occurs on Sunday, June 13, and we hope to have an account from the various Courts which observe this beautiful and appropriate ceremony, and will be glad to publish the accounts in the July issue if they are sent promptly to us.

A MAN who cannot be crushed by adversity is never spoiled by prosperity.

most artistic and imposing picture. The bride was given away by her father at the altar.

Following the ceremony the guests were entertained at the Masonic Temple, adjacent to the church, at one of the most elaborate receptions ever given in our city. The bride and groom left that evening for a wedding trip and will make their future home in Detroit, Michigan, where Mr. Butters is engaged in business. The well wishes of THE CHARIOT and its hundred thousand readers go with the happy young couple, and

"May God their every effort bless,
And each returning season be
A stepping stone to happiness."



MRS. MARSHALL HERBERT BUTTERS—NEE MISS HELEN SNYDER

Butters-Snyder Wedding

Tuesday evening, May 11, at the Center Presbyterian Church in Crawfordsville, Indiana, Miss Helen Snyder, the beautiful and accomplished daughter of our Supreme Scribe, Brother Jno. C. Snyder, was given in marriage to Marshall Herbert Butters of Detroit, Michigan.

The marriage ceremony as performed by Bishop William A. Quayle of St. Paul, Minnesota, assisted by Rev. Walter Johnston, Pastor of the Center Presbyterian Church, was most impressive and beautiful. More than five hundred of the invited guests witnessed the ceremony. The altar and interior of the church was a veritable bower of flowers, the floral decorations being elaborate and artistic. The organ prelude and vocal selections before and during the ceremony were appropriate and in keeping with the happy occasion.

The Misses Marian and Estella Snyder, charming little sisters of the bride, were the bridesmaids, and Miss Geraldine David, of Chicago, Illinois, the maid of honor. The bride and her attendants were beautiful in gowns of the 1830 period and made a

IF THE beneficiary named in your certificate dies, it is better for the member to have a new beneficiary named in accordance with the General Laws of the Order. It requires the signature of the member endorsed on the back of the certificate in the proper blank and certified by the Scribe of the Court, this should then be forwarded to the Supreme Scribe, together with a fee of fifty cents, when it will be recorded on the books of the Supreme Tribe. After the acknowledgment has been endorsed on the certificate by the Supreme Scribe, it will be returned to the Scribe of the Court for the member.

Annual Outing

The Ben-Hur Welfare Committee of Cincinnati, Ohio, has made arrangements with the Management of the Lagoon for their Annual Outing Saturday, July 17. Tickets will be free and can be secured either from the Scribes of the various Courts, or from Brother Sam W. Bell, 519 Main Street. Children under twelve years of age do not require tickets. The Committee proposes to distribute 50,000 tickets and with good weather

conditions there should be a large crowd present. Many beautiful and attractive prizes will be distributed to the successful competitors in the different athletic events. We trust to have a large attendance from the Courts of Dayton, Hamilton, Middletown, Portsmouth and other surrounding Courts. We are planning to make this event the "Greatest Ever."

The Association is still doing a helpful and noble work, and recently secured positions for several members who were out of employment. This is a great organization and is ready to help those who are deserving and who will apply to Brother Sam W. Bell, 519 Main Street, Cincinnati, O.

Union B. Hunt

We regret to be called upon to again chronicle the Passing of another great and efficient man. Monday, May 3, at his home in Indianapolis, Indiana, occurred the death of Union B. Hunt, one of the strongest and most able Fraternalists of the day. Brother Hunt at the time of his death was President of the Insurance Department of the Knights of Pythias; Vice-President of the National Fraternal Congress of America; Chairman of the Legislative Committee of the Indiana Fraternal Congress, and actively and prominently identified with a number of other Fraternal and Philanthropic organizations. He is survived by his widow and one daughter.

Early in young manhood he became prominent in the politics of Indiana, and has served as Secretary of State and filled various other State offices with honor and credit. Possessed of a pleasing and striking personality and with an extensive vocabulary, he was a forceful and convincing speaker. His rare wit and humor and power of anecdote made him one of the most pleasing and popular of our Fraternal orators.

The subject of this sketch was a man of rare judgment and he had a wonderful knowledge of men and affairs. To him in a very great measure is due the credit for the passage of the New York Conference Bill at the last session of the Indiana Legislature. Although impaired somewhat by ill health during the session, his knowledge of the men of affairs throughout the State made his advice most potent and effective. The high standing in the Fraternal world of the Insurance Department of the Knights of Pythias is due in a very great measure to Brother Hunt's wonderful ability and insight into the future, and this splendid Organization is an everlasting monument to his name.

The remains of Brother Hunt were laid to rest on the family lot in the beautiful little cemetery at Winchester, Indiana. Prominent men from the National Fraternal Congress of America and from various Fraternal Societies in America were in attendance. A most eloquent and touching eulogy was delivered by Honorable James Watson, who was his boyhood friend. The floral tributes were elaborate and most beautiful, giving silent and fitting expression to the high esteem in which Brother Hunt was held by men from all walks in life, for:

*"None knew him but to love him,
Nor named him but in praise."*

POVERTY would soon be an unknown quantity if men could dispose of their experience in life, at cost.

THOSE who have nothing to lose are always the most willing to lose it.

Roll of Honor

The Roll of Honor is made up by States, the Courts being grouped in consecutive order for each State according to the number of Beneficial members in good standing on the 15th day of April, 1915.

New York

1 Star of B'theh'm 37, Buffalo, N. Y.	1663
2 Palestine No. 2, Olean, N. Y.	430
3 Edw. Lauterbach, 84, New York, N. Y.	367
4 Genesee Valley, 18, Rochester, N. Y.	272
5 Jefferson No. 24, Watertown, N. Y.	220
6 Olean, No. 43, Olean, N. Y.	146
7 Ithamar No. 1, Auburn, N. Y.	132
8 Arrius, No. 9, Geneva, N. Y.	125
9 Balthasar No. 77, Troy, N. Y.	119
10 Electric City, No. 75, Schenectady, N. Y.	107

Indiana

1 Ben-Hur No. 15, Ft. Wayne, Ind.	1108
2 Balthasar No. 9, Crawfordsville, Ind.	904
3 Crescent City No. 122, Evansville, Ind.	805
4 Simonides No. 1, Crawfordsville, Ind.	762
5 Esther No. 4, Terre Haute, Ind.	663
6 Marion No. 48, Marion, Ind.	586
7 Princeton No. 43, Princeton, Ind.	437
8 Malluch No. 45, Vincennes, Ind.	392
9 Vigo No. 126, Terre Haute, Ind.	380
10 Wabash No. 23, Wabash, Ind.	365
11 Washington, No. 169, Washington, Ind.	348
12 Unity No. 350, Indianapolis, Ind.	337
13 Beech Tree No. 211, South Bend, Ind.	334
14 Huntington No. 68, Huntington, Ind.	323
15 Star No. 277, Indianapolis, Ind.	322
16 Vanderburgh, 127, Evansville, Ind.	319
17 Logansport No. 233, Logansport, Ind.	306
18 Orontes No. 77, Shelbyville, Ind.	288
19 Kokomo No. 33, Kokomo, Ind.	275
20 Kendallville No. 20, Kendallville, Ind.	274
21 Oolitic, No. 54, Bedford, Ind.	270
22 South Bend, No. 41, South Bend, Ind.	259
23 Chariot No. 38, Lafayette, Ind.	249
24 Antioch No. 12, Garret, Ind.	247
25 Elkhart No. 72, Elkhart, Ind.	247
26 Germania No. 165, Evansville, Ind.	246
27 Evening Star, No. 231, Evansville, Ind.	245
28 Queen City, No. 153, Marion, Ind.	239
29 Maple City No. 125, LaPorte, Ind.	227
30 Columbia City 92, Columbia City, Ind.	225
31 Rigel No. 86, Michigan City, Ind.	215
32 Isis No. 32, Anderson, Ind.	211
33 Aldebaran No. 16, Peru, Ind.	208
34 Vincennes No. 243, Vincennes, Ind.	208
35 Ft. Wayne No. 96, Ft. Wayne, Ind.	201
36 Boonville No. 59, Boonville, Ind.	201
37 Harmony No. 304, Logansport, Ind.	190
38 Bismarck No. 134, Terre Haute, Ind.	189
39 Decatur No. 156, Decatur, Ind.	189
40 Greencastle No. 102, Greencastle, Ind.	183
41 Richmond, No. 42, Richmond, Ind.	181
42 Evansville No. 10, Evansville, Ind.	176
43 Castalia No. 13, Muncie, Ind.	167
44 Posey No. 105, Mt. Vernon, Ind.	164
45 Corydon, No. 184, Corydon, Ind.	161
46 Sandborn No. 67, Sandborn, Ind.	144
47 Owensville, No. 104, Owensville, Ind.	143
48 Jewel No. 334, Michigan City, Ind.	137
49 French Lick No. 200, French Lick, Ind.	131
50 Faith Court No. 316, Evansville, Ind.	127
51 Hartford City, 36, Hartford City, Ind.	126
52 Frankfort No. 2, Frankfort, Ind.	124
53 Freelandville No. 91, Freelandville, Ind.	121
54 Grandview, No. 150, Grandview, Ind.	119
55 Progressive No. 166, Hammond, Ind.	115
56 Rockport No. 135, Rockport, Ind.	109
57 Bethel No. 205, Griffith, Ind.	106
58 Bluffton, No. 7, Bluffton, Ind.	105
59 Navillus, No. 99, Sullivan, Ind.	104
60 Antares, No. 39, Tipton, Ind.	103
61 Crab Orchard, No. 218, Kleiner, Ind.	102
62 Tennyson, No. 203, Tennyson, Ind.	100

Kentucky

1 Kentucky No. 11, Louisville, Ky.	1055
2 Jehovah No. 4, Louisville, Ky.	428
3 Ludlow No. 9, Ludlow, Ky.	347
4 Newport No. 1, Newport, Ky.	212
5 Covington No. 2, Covington, Ky.	211
6 Henderson No. 3, Henderson, Ky.	201
7 Ilderim No. 14, Louisville, Ky.	179
8 Mizpah No. 8, Bellevue, Ky.	119

Ohio

1 Portsmouth No. 109, Portsmouth, O.	924
2 Ilderim, No. 1, Dayton, O.	674
3 Forest City No. 15, Cleveland, O.	516
4 Esther No. 4, Hamilton, O.	443
5 Crookery City No. 111, E. Liv'r'l, O.	373
6 Washington No. 43, Toledo, O.	343
7 Ben-Hur No. 7, Findlay, O.	325
8 Canton No. 57, Canton, O.	312
9 Springfield No. 31, Springfield, O.	288
10 Balthasar No. 3, Cincinnati, O.	263
11 Lew Wallace No. 189, Dayton, O.	248
12 Lincoln No. 23, Lima, O.	246
13 Mars No. 151, Cincinnati, O.	225
14 Aldebaran No. 14, Youngstown, O.	213
15 Toledo No. 34, Toledo, O.	202
16 Eros No. 5, Mt. Vernon, O.	192
17 Butler No. 99, Hamilton, O.	181
18 Bellefontaine No. 12, Bellefontaine, O.	170
19 Alpha No. 51, Newark, O.	168
20 Ithamar No. 8, Marion, O.	165
21 Liberty No. 70, Cummins, O.	161
22 Star of Valley No. 113, Wells, O.	137
23 Sidney, No. 19, Sidney, O.	130
24 Cincinnati No. 56, Cincinnati, O.	121
25 Iris, No. 20, Tippecanoe City, O.	119
26 Riverside No. 49, Shelby, O.	113

27 Putnam, No. 62, Columbus Grove, O.	111
28 Victory No. 176, Cincinnati, O.	110
29 Piqua, No. 18, Piqua, O.	106
30 Ideal No. 44, Bowling Green, O.	101

Nebraska

1 Capitol City No. 23, Lincoln, Neb.	755
2 Lincoln No. 118, Lincoln, Neb.	380
3 Mecca No. 13, Omaha, Neb.	371
4 Harmony No. 28, Ord, Neb.	170
5 Arrius No. 32, Scotia, Neb.	150
6 York No. 61, York, Neb.	142
7 North Nebraska No. 9, Norfolk, Neb.	136
8 Omaha No. 110, Omaha, Neb.	129
9 Esther No. 21, David City, Neb.	124
10 Osceola No. 39, Osceola, Neb.	116
11 Fullerton No. 6, Fullerton, Neb.	114
12 Stanton No. 10, Stanton, Neb.	101

Illinois

1 Triumph No. 17, Decatur, Ill.	684
2 Ithamar No. 1, Danville, Ill.	572
3 Centralia No. 153, Centralia, Ill.	442
4 Caledonia No. 59, Urbana, Ill.	438
5 Valhalla No. 63, Chicago, Ill.	400
6 E. St. Louis No. 136, E. St. Louis, Ill.	361
7 Damascus No. 41, Springfield, Ill.	315
8 Mira No. 97, Mt. Carmel, Ill.	306
9 Friendship No. 61, Chicago, Ill.	304
10 Balthasar No. 2, Champaign, Ill.	289
11 Galesburg No. 50, Galesburg, Ill.	283
12 Superior No. 372, South Chicago, Ill.	268
13 Fox River No. 508, Aurora, Ill.	257
14 Lawrenceville, 86, Lawrenceville, Ill.	251
15 J. C. Hale No. 149, Mattoon, Ill.	251
16 Miriam No. 11, Kensington, Ill.	236
17 Metropolis No. 181, Metropolis, Ill.	228
18 Harrisburg No. 116, Harrisburg, Ill.	223
19 Waukegan No. 76, Waukegan, Ill.	220
20 Granite No. 144, Granite City, Ill.	210
21 Danville No. 474, Danville, Ill.	204
22 Pullman No. 42, Pullman, Ill.	204
23 Guiding Star No. 271, Springfield, Ill.	203
24 Mizpah No. 7, Rockford, Ill.	201
25 Grayville No. 28, Grayville, Ill.	196
26 Olney No. 12, Olney, Ill.	179
27 Mt. Vernon No. 115, Mt. Vernon, Ill.	177

6 Simonides No. 61, St. Louis, Mo.	157
7 Sedalia No. 39, Sedalia, Mo.	136
8 Golden Rod No. 22, St. Joseph, Mo.	134
9 Victory, No. 74, Kansas City, Mo.	113
10 Poplar bluff No. 65, Poplar bluff, Mo.	105

Pennsylvania

1 Keystone No. 1, Bradford, Pa.	462
2 Pioneer No. 42, Scranton, Pa.	374
3 Lew Wallace No. 17, Meadville, Pa.	309
4 Arrius No. 4, Braddock, Pa.	250
5 New Kensington, 11, N. Kensington, Pa.	242
6 Harmony No. 43, Sharon, Pa.	230
7 Rigel, No. 9, Newcastle, Penn.	223
8 Treviline No. 12, Jeannette, Pa.	209
9 Sharon No. 13, Sharon, Pa.	112
10 Allentown No. 99, Allentown, Pa.	111

Tennessee

1 Usona No. 36, Memphis, Tenn.	396
2 Jere Baxter No. 12, Nashville, Tenn.	152
3 Ben-Hur No. 1, Knoxville, Tenn.	136

Texas

1 Lone Star No. 1, Ft. Worth, Tex.	310
2 Simonides No. 11, Marshall, Tex.	225
3 Greenville No. 39, Greenville, Tex.	194
4 Tirzah No. 10, Dallas, Tex.	168
5 Ithamar No. 3, Cleburne, Tex.	155
6 Arrius No. 68, Wichita Falls, Tex.	149
7 Ben-Hur No. 5, Houston, Tex.	123
8 Denison No. 94, Denison, Tex.	105

Michigan

1 Eros No. 27, Saginaw, Mich.	303
2 Queen No. 43, Battle Creek, Mich.	191
3 Kalamazoo, No. 4, Kalamazoo, Mich.	187
4 Cadillac No. 44, Detroit, Mich.	174
5 Ilderim No. 9, Jackson, Mich.	161
6 Ben-Hur No. 1, Flint, Mich.	154
7 Fort No. 130, Detroit, Mich.	135
8 Mars No. 31, Bay City, Mich.	122
9 State No. 150, Detroit, Mich.	113
10 Amrah, No. 54, Muskegon, Mich.	108

Washington

1 Tacoma No. 2, Tacoma, Wash.	289
2 Oriental No. 6, Seattle, Wash.	159

INTEREST IN CONTEST INCREASES

The friendly contest between the States of Illinois and Indiana and the States of Missouri and Iowa expires June 1, 1915, and the final results will appear in the July issue of The Chariot. Each of these contests commenced March 1, with the understanding that they would end June 1, 1915, and all members to be counted in this contest must be in good standing June 1, 1915.

As we go to press May 18, with the June issue of The Chariot Illinois has secured 568 new members and a total of \$538,000.00 of business and Indiana has secured 535 members and a total of \$404,000.00 of business.

In the contest between Missouri and Iowa at above date, Missouri has secured 194 new members aggregating \$189,950.00 new business and Iowa has secured 152 new members with a total of \$151,000.00 new business. It will be interesting to note the results in the closing contest of the month, which as stated before will be published in the July Chariot.

28 Linne No. 262, Rockford, Ill.	175
29 Melchior No. 27, Charleston, Ill.	166
30 Garfield No. 64, Chicago, Ill.	164
31 Egyptian No. 56, Carmi, Ill.	159
32 Paris No. 4, Paris, Ill.	156
33 Auburn No. 49, Auburn Park, Ill.	155
34 Litchfield No. 169, Litchfield, Ill.	154
35 Chicago No. 15, Chicago, Ill.	152
36 Fairfield No. 101, Fairfield, Ill.	152
37 Columbia No. 74, Chicago, Ill.	150
38 St. Clair No. 250, E. St. Louis, Ill.	149
39 West Salem No. 31, W. Salem, Ill.	147
40 Kewanee No. 258, Kewanee, Ill.	134
41 Robinson No. 48, Robinson, Ill.	134
42 Kankakee No. 91, Kankakee, Ill.	133
43 Voduan No. 333, Chicago, Ill.	128
44 Chicago No. 66, South Chicago, Ill.	122
45 Decatur No. 243, Decatur, Ill.	118
46 F. L. Riegr No. 281, Chicago, Ill.	117
47 Jacksonville, 215, Jacksonville, Ill.	115
48 St. Joseph No. 3, St. Joseph, Ill.	112
49 Mt. Carmel No. 453, Mt. Carmel, Ill.	112
50 Cairo No. 171, Cairo, Ill.	112
51 Clay No. 108, Flora, Ill.	108
52 Germania No. 82, Chicago, Ill.	107
53 Vlastimel No. 186, Chicago, Ill.	105
54 Madison No. 200, Madison, Ill.	105
55 Quincy No. 20, Quincy, Ill.	103
56 St. Francisville No. 100, St. F., Ill.	101
57 Effingham No. 36, Effingham, Ill.	101

Iowa

1 Aldebaran No. 12, Cedar Rapids, Ia.	621
2 Melchior No. 3, Waterloo, Ia.	510
3 Tirzah No. 3, Mason City, Iowa	454
4 Roman No. 98, Sioux City, Ia.	260
5 Cedar Rapids, No. 65, Cedar Rapids, Ia.	239
6 Jewel No. 2, Council Bluffs, Ia.	238
7 Ben-Hur No. 15, Oskaloosa, Ia.	178
8 Banner No. 29, Sioux City, Ia.	176
9 Unity No. 54, Marshalltown, Ia.	158
10 Clinton No. 28, Clinton, Ia.	149
11 Star, No. 41, Creston, Ia.	116

Missouri

1 Carnation No. 7, Kennett, Mo.	560
2 Century No. 26, St. Louis, Mo.	350
3 Morehouse No. 10, Morehouse, Mo.	251
4 Sikeston No. 9, Sikeston, Mo.	215
5 Independence No. 159, Dexter, Mo.	198

3 Ben-Hur No. 3, Bellingham, Wash.	121
4 Purity, No. 13, Buckley, Wash.	103

W. Virginia

1 Parkersburg No. 1, Parkersburg, W. Va.	277
2 Gerard No. 19, Parkersburg, W. Va.	104

District of Columbia

1 Washington No. 1, Washington, D. C.	249
---------------------------------------	-----

California

1 Simonides No. 4, Los Angeles, Cal.	236
2 Live Oak No. 32, Oakland, Cal.	130
3 Los Angeles, No. 19, Los Angeles, Cal.	108
4 Mizpah No. 1, San Francisco, Cal.	101

Alabama

1 Birmingham No. 1, Birmingham, Ala.	228
--------------------------------------	-----

Arkansas

1 Esther No. 3, Jonesboro, Ark.	225
2 Egyptian No. 4, Paragould, Ark.	221
3 Century No. 10, Wynne, Ark.	123

Kansas

1 Junction City No. 2, Junction City, Kan.	223
2 Pittsburg No. 29, Pittsburg, Kan.	105
3 Gaspar No. 1, Kansas City, Kan.	101

Oklahoma

1 Oklahoma No. 1, Oklahoma City, Okla.	207
--	-----

Louisiana

1 Star of Bethlehem No. 6, New Orleans	161
2 LaFayette No. 1, LaFayette, La.	109
3 Evangeline No. 10, Patterson, La.	103

Oregon

1 Ben-Hur No. 9, Portland, Ore.	160
---------------------------------	-----

New Jersey

1 Progress No. 6, Paterson, N. J.	156
-----------------------------------	-----

Wisconsin

1 Atlas No. 23, Milwaukee, Wis.	155
---------------------------------	-----

Maryland

1 Highland, No. 3, Highlandtown, Md.	142
2 Maryland No. 1, Baltimore, Md.	134

Virginia

1 Staunton No. 3, Staunton, Va.	132
2 Roanoke, No. 4, Roanoke, Va.	129

Our watchword: Now altogether in unity for 20,000 new members in 1915.

Important Notice

With the payment for the month of June, each Social Member and each Beneficial Member of Class A will be required to pay seventy-five cents per capita tax, which must be forwarded by the Scribe of the Court to our Supreme Scribe with the June report. It is necessary that the Scribe include with this report the name and address of each and every social member, otherwise, they will not be recognized as members of the Society and The Chariot cannot be mailed to them. Social Members are entitled to receive a copy of the Chariot only when they pay their capita tax, and the Scribe should not neglect to forward their name and address with their report for June.

THE National Fraternal Congress of America will hold the next annual session in Minneapolis, Minn., the week commencing August 23, 1915.

AUTOMOBILES are not the only things in the world that need self-starters. Every person who makes a success of life is so provided. Bear down on the pedal and you are on the road to success.

WANTED—Deputies for "Sunny Tennessee." Do not care whether you have had experience or not. If you are "on the level"—honest—and willing to work and can furnish references as to character and standing, can place you in good territory and give best kind of contract. (This applies especially to unemployed members of Ben-Hur—men or women—in this territory.) If interested write A. L. SAULMON, State Manager, Orpheum Bldg., Memphis, Tenn.

ONLY what we do counts, not what we intended to accomplish.

TRIBE OF BEN-HUR
REMINDER

Monthly Payments and Per Capita Tax.

To all Members, Tribe Ben-Hur:

The regular monthly payment on your Beneficial Certificate for the month of June, 1915, is now due, and must be paid to the Scribe of your Court on, or before, the 25th day of this month. There will also be due 75 cents per capita tax from each Beneficial Member of Class A, and 75 cents from each Social Member, which must be paid on, or before, the 25th day of this month. In event of your failure to pay the monthly payment and per capita tax you will stand suspended, without further notice, as provided by our Laws.

No Extra Assessment is called on the Class "A" Members for the month of June, 1915, but Extra Assessment No. 20 will be called for the month of July.

The members of Class A whose certificates were issued before January 1, 1903, may have Extra Assessment No. 20 paid out of their apportionment of the Emergency or Reserve Fund, but all Class A members whose certificates are dated between January 1, 1903, and June 30, 1908, and numbered from No. 94883 to No. 199999 will be required to pay Extra Assessment No. 20 for July in cash, as their apportionment of the Emergency or Reserve Fund has been applied to the payment of the Extra Assessments heretofore called.

Your failure to pay the Extra Assessment when due to be paid in cash, as well as your monthly payment, will forfeit your membership, and you will stand suspended without notice as provided by the General Laws of the Order.

The Scribes of each local Court have been provided with a list of the name of the Class A members who are required to pay these and all future Extra Assessments in cash, and these lists must be preserved for the future use of the Scribe.

Fraternally in T. B. H.,
JNO. C. SNYDER,
Supreme Scribe.

June 1, 1915.
Crawfordsville, Indiana.



Service

Is thy cruse of comfort failing?
Rise and share it with another.
And through all the years of famine
It shall serve thee and thy brother.
Love divine will fill thy storehouse
Or thy handful still renew;
Scanty fare for one will, often,
Make a royal feast for two.

For the heart grows rich in giving;
All its wealth is living grain;
Seeds which mildew in the garner,
Scattered, fill with gold the plain.
Is thy burden hard and heavy?
Do thy steps drag wearily?
Help to bear thy brother's burden;
God will bless both it and thee.

Is the heart a well left empty?
None but God its void can fill;
Nothing but a ceaseless fountain
Can its ceaseless longing still.
Is the heart a living power?
Self-entwined its strength sinks low.
It can only live in loving,
And by serving, love will grow.

—Selected.

NEWS FROM THE COURTS

California

LOS ANGELES, CALIF.—Wednesday evening, April 28, a joint meeting of Simonides Court No. 4 and Los Angeles Court No. 19, was held at the Hall of Los Angeles Court, in honor of Supreme Chief R. H. Gerard, of Crawfordsville, Indiana. A nice class of candidates was initiated, and a pleasant and profitable evening was spent. Seated on the platform by the Chief of the Court, Brother Vreeland, was R. H. Gerard, our Supreme Chief, Mrs. A. P. Kelly, our Supreme Teacher, and Mrs. Emma Neidig, Supreme President of the Fraternal Brotherhood.

Mrs. Neidig has been a member of Simonides Court No. 4 for a great number of years, and honored the occasion by an address, in which she complimented the Order on its ritual and the excellency of the Degree Team of Los Angeles Court No. 19. The visit of our Supreme Chief will result in great good for the advancement of the Order in Los Angeles, and an urgent invitation is hereby extended Brother Gerard, and the other Supreme Officers, to pay our locality another visit before the year is out.

REPORTER.

SAN FRANCISCO, CALIF.—Mizpah Court No. 1, was the host on Saturday evening, April 24, to a monster meeting, in which the various Courts of this district were represented to pay honor to the visit of our Supreme Chief, R. H. Gerard, Crawfordsville, Indiana.

A mixed team from Stockton, Oakland, and San Francisco, gave the degree work in splendid form to a large class of candidates. The initiation was followed by a banquet, at which W. H. Woodall, Chief of Mizpah Court, acted as Toastmaster. The toasts were interspersed by musical numbers, recitations, etc. So much inspiration was injected into the Courts by the visit of our Supreme Chief, that, following the banquet, some of the officers held a meeting and laid plans for greater things for Ben-Hur in that locality.

The visiting members from Stockton were headed by "Pa" Kelly, husband of our well beloved and genial State Manager, Mrs. A. P. Kelly, Supreme Teacher. Brother Gerard's visit has been a great inspiration to the members in this district, and we wish him God-speed and a speedy return to our Courts.

REPORTER.

Washington

SEATTLE, WASH.—Thursday, May 6, at 9:00 a. m. our Supreme Chief, accompanied by a large delegation of Tacoma members, boarded the Steamer Indianapolis for Seattle, to attend the District Meeting, arranged for Brother Gerard, in the Silver Building, at the Wharf in Seattle. A committee from Oriental Court No. 6, including the Scribe, Sister Skinner, and Past Chiefs C. E. Maxfield, and A. J. Hedreen, met the Supreme Chief. He was taken about the city in an auto by Dr. H. J. Davidson, formerly a resident of Crawfordsville, Indiana, and in the afternoon and evening attended the District Congress.

REPORTER.

BUCKLEY, WASH.—Purity Court No. 13 had the honor of entertaining at the regular meeting on May 5, Supreme Chief Brother R. H. Gerard. A small class was initiated and the meeting was well attended, several members from Tacoma and Orting being present. Under

der the head of Good of the Order the Supreme Chief took the floor and gave an address that will long be remembered by those who were there to hear him. Brother Gerard's visit to the coast has not been in vain, especially in the State of Washington, for it has put more confidence in the members and given a better feeling toward the Supreme Officers. After the meeting a banquet was spread which was enjoyed by all. Purity Court is more than holding its own and the prospects are bright for the future. SCRIBE.

TACOMA, WASH.—Mayor A. W. Fawcett and President Geo. H. Stone extended greetings at the reception to R. H. Gerard, of Crawfordsville, Indiana, Supreme Chief of the Tribe of Ben-Hur, who was welcomed to Tacoma Tuesday evening, May 4, by local members of the Order, at a reception held in the Tacoma Commercial Club Rooms. That he had fallen in love with the West. Dr. Gerard frankly admitted to his hearers, even at the expense of the *Hoosier States*, which, from its own son, received several good-natured jibes.

To the members of the Order, the Supreme Chief brought a message of prosperity and expansion. He said the membership now numbered over 100,000, and was growing steadily. Wednesday, May 5, Mr. Gerard was taken on a trip to the glaciers, the party leaving Tacoma at 6:00 a. m. Mayor Fawcett said his welcome to Mr. Gerard was more than the formal courtesy of the City's chief executive, as he, himself, was a member of the Ben-Hur Order.

"The tendency of Americans is to become too much engrossed in their vocation or business," President Stone said, in praising the spirit of benevolence, upon which the Tribe of Ben-Hur, and other Organizations, are founded. "We do not fulfill our full duty as citizens unless we perform those other obligations to society that are borne out by organizations of this kind."

E. L. Hiberly, State Manager, presided at the meeting that preceded the reception, and introduced the speakers. Olaf Bull was heard in a violin solo, and the Royal Arcanum orchestra played at various intervals.

Dr. Gerard, Mr. and Mrs. Oliver Spillman, and Mr. and Mrs. E. L. Hiberly left the Tacoma Hotel at 6:00 a. m. on Wednesday morning, in Brother Spillman's auto, for the glaciers of Washington's great mountain, 15,000 feet high, the highest in the United States. The wonders of this trip, including the giant firs, canyons, glaciers, waterfalls, and mountain peaks, was a revelation to our Supreme Chief and one of the events of his western trip. Dinner was taken at the National Park Inn, and the party returned to the Tacoma Hotel in scheduled time, at 6:00 p. m., a little fatigued by the hard drive, but in splendid spirits, and without a mishap.

CORRESPONDENT.

Kentucky

CLAY, KY.—Lone Star Court No. 32, met on Friday night, May 14, at Odd Fellows' Temple, with a large attendance. Deputy Brother D. E. Williams presided over the meeting, and a delegation headed by Sister Minnie Ellis of Sturgis Court, Sturgis, Ky., came over in automobiles, and attended the meeting. Five candidates were in waiting and duly initiated. Under Good of Order, our State Manager, Brother S. E. Michot, delivered quite an interesting talk, after which ice cream and cake were served, and all present had an enjoyable time. Prospects for an increase in membership at Clay are very encouraging. This Court now numbers about 77 members, and the members are trying hard to get on the Honor Roll. REPORTER.

HENDERSON, KY.—Thursday night, May 13, Henderson Court No. 3, met at the Y. M. C. A. Hall, corner Second and Elm Streets, with a large attendance. A delegation of sixty members of Crescent Court No. 122, Evansville, Ind., headed by Deputy Supreme Chief, Brother Z. L. Wolfe, came in a chartered car and were met at the Interurban Station by a committee from Henderson Court and escort. to the Hall. Promptly at eight o'clock, Chief Brother Ligon called the meeting to order, and after the regular order of business was transacted, the Chief announced that the Evansville team would take charge of the initiatory work, as several candidates were in waiting to be initiated. Sister Lydig Lamar took the part of Arrius and Sister Lusie Wolf that of Ben-Hur, and certainly deserve much credit for the manner in which they exemplified the ritualistic work; also the ladies' drill team is to be commended for the grand floor work. The Marine Guards of Crescent Court No. 122 under the direction of Brother Adam Does, their efficient Drill Master, were highly complimented for their efficient work, in fact, the entire teams from Evansville are to be congratulated and too much praise cannot be given them.

After the initiatory work, Mayor Johnson, of Henderson, Ky., and a member of Henderson Court No. 3, welcomed the visitors. Brother Z. L. Wolfe made an interesting talk under the Good of the Order, followed by State

Manager Brother S. E. Michot. With festivities befitting the occasion, a dance took place, followed by refreshments. The committee in charge reaped a huge harvest of praise for the manner in which they entertained their visitors. In conclusion, I wish to say, the Ladies' Team of Crescent Court and the Marine Guards are always ready and willing when the call comes for real work. This is a membership that never waits to be drafted. It always volunteers. Comparatively speaking, I believe there are more active workers among the membership of Crescent Court No. 122, than in any other Court in the entire Supreme Jurisdiction. REPORTER.

Oregon

PORTLAND, ORE.—A public meeting and reception was accorded our Supreme Chief by the officers and members of Portland Court No. 1, on Monday evening, May 3. As Brother Gerard could not attend the regular meeting of Portland Court, the large theater was engaged, and was packed to the doors to listen to his very interesting and illuminating address.

The Chief of Portland Court, Brother H. D. Jones, introduced Brother Geo. W. Walker, State Manager, who, in turn, introduced Brother Gerard to the audience. Brother Walker is held in high regard by the members in Portland, and as evidenced in the remarks of the Supreme Chief, he is considered one of the most valuable men in the employ of the Supreme Tribe.

The speech of our Supreme Chief not only instilled confidence in his hearers in the stability of the Order, but was very interesting and instructive. This was the first visit of a Supreme Officer to Portland in a great many years, and will do much to increase the membership at this point. REPORTER.

Indiana

BLUFFTON, IND.—The Fourteenth Annual meeting of the Northern Indiana Congress met in our city Wednesday, May 5, for a two days' session as shown by the following program:

WEDNESDAY, MAY 5, 10 A. M.
Invocation.....Rev. W. T. Arnold
Roll Call of Officers and Committees.
Filling of Vacancies.
Report of Credential Committee.
Report of Executive Committee.
Report of Program Committee.
Adjournment.
WEDNESDAY, MAY 5, 1 P. M.
Ida Broughman, District Chief, presiding.
Address of Welcome on behalf of the City of Bluffton.....Hon. John Mock, Mayor
Response on behalf of the Supreme Tribe of Ben-Hur.....R. H. Gerard, Supreme Chief
Response on behalf of Bluffton Court No. 7 E. L. Thompson

Ten minutes recess.
Opening in ritualistic form.
Annual address of District Chief.....Ida Broughman, Queen City Court No. 153
Report of Auditing, Distribution and Resolutions Committees.
Adjournment.

Free automobile ride for all visitors and trip through W. B. Brown & Company's plant. Free vaudeville and picture show for all members will be given at the Grand Opera House, commencing at 4:30 p. m.

WEDNESDAY, MAY 5, 8 P. M.
Special Meeting Bluffton Court No. 7, regular officers presiding.
Solo.....Ruby Baker
Initiation.....Decatur Court No. 156
Adjournment.
Social Session.

THURSDAY, MAY 6, 9:30 A. M.
Unfinished business.
Address.....R. H. Gerard, Supreme Chief
"Why the Funeral Service Should be Given"

M. J. Clear, Court No. 15
"The Duties of the Scribe and the Auditing Committee as Concern the Records of a Local Court".....Edna Derr, Wabash Court No. 23

Nomination and Election of Officers.
Reading.....Margaret Evans
Adjournment.

THURSDAY, MAY 6, 1 P. M.
Opening Congress in Ritualistic Form.
Selection of Place for Next Meeting.
Selection of Teams for Next Meeting.
Installation of Officers.

Musie.
Allowing Bills and Appointment of Committees.
"What of the Future?".....J. C. Foster, State Manager of Ohio
Three-Minute Talks for the Good of the Order.
Adjournment.

THURSDAY, MAY 6, 8 P. M.
Opening in Ritualistic Form.....Bluffton Court No. 7
Team Song.....Charles Hurt and Otis Vore
Initiation.....Marion Court No. 48
Adjournment.

The following officers and committees had been appointed for the term:
Past Chief.....B. C. Geiger, Columbia City 92
Judge.....Ida Broughman, Marion 153
Scribe.....W. H. Bertsch, South Bend 41
Teacher.....Josephine Brinsley, Ft. Wayne 15
Scribe.....C. M. Hunt, Kokomo 33
K. of T.....A. L. Miller, South Bend 211
Captain.....Mary E. Artman, Decatur 156
Guide.....Lettie Ferguson, Ft. Wayne 96
K. of I. G.....Henrietta Hay, Elkhart 72
K. of O. G.....Joe Davis, Wabash 23
Pianist.....Belle Roos, Avilla 40
Executive Committee, Court No. 7—Albert Page, E. L. Thompson, Harry Fisher.
Program Committee—Alma Hixson, William Page, Mary Herbst, Marie Purdy, Grover E. Thurston, P. O. Bowers.
Committee on Laws—C. F. LaFlare, 12; B. F. Redmond, 33; E. L. Johnson, 153.
Committee on Resolutions—Ray McAdams, 96; John Orr, 15; Chas. Sutton, 48.
Committee on Distribution—M. J. Clear, 15; Homer Thompson, 36; Mary Artman, 156.
Auditing Committee—Edna Derr, 23; J. W. Baker, 92; P. L. G. Axel, 20.
Committee on Credentials—S. C. Tipton, 41; Ray Venis, 13; A. R. Smith, 153.

Committee on Good of the Order—Henry Haines, 48; Joe Davis, 23; Mary Pitzer, 33; Alva Stults, 156; Chas. Bowers, 68; Harry Yarrick, 211; Samuel Thompson, 72.

All regular meetings were held in Odd Fellows' Hall. This hall is opposite and one-half square west of the Court House. The Grand Opera House is one square south of the Odd Fellows' Hall. The Ben-Hur Hall was open during the Congress and refreshments served to all members, in this hall, after each night meeting.

The following list gives the date and place of the previous meeting of the Northern Indiana Congress:

Fort Wayne, 1902.....J. W. Baker, Chief
Fort Wayne, 1903.....A. S. Cloverdale, Chief
Wabash, 1904.....Milton Sheddell, Chief
Marion, 1905.....Allena Williams, Chief
South Bend, 1906.....W. H. Arnett, Chief
Kokomo, 1907.....Mary L. Clark, Chief
Garrett, 1908.....Emma J. Smith, Chief
Huntington, 1909.....E. A. Stockwell, Chief
Fort Wayne, 1910.....J. H. Rohman, Chief
Logansport, 1911.....C. F. LaFlare, Chief
Wabash, 1912.....John A. Orr, Chief
Marion, 1913.....S. C. Tipton, Chief
Fort Wayne, 1914.....B. C. Geiger, Chief
Bluffton, 1915.....Ida Broughman, Chief

*Deceased.

This was one of the best and most enjoyable meetings held by the Congress for several years past and much good will result from it.

At the close of the Congress the following officers were elected for the ensuing term of one year: Past Chief, Ida Broughman, Marion; Chief, W. H. Bertsch, South Bend; Teacher, Henrietta Hay, Elkhart; Scribe, C. M. Hunt, Kokomo; Keeper of Tribute, A. L. Miller, South Bend; Captain, Mary E. Artman, Decatur; Guide, Mrs. Cora Logan, Marion; Inner Guard, Joe Davis, Wabash; Outer Guard, E. L. Thompson, Bluffton; pianist, Belle Roos, Avilla. Kendallville was chosen for the meeting place for the year 1916.

SECRETARY.

BOONVILLE, IND.—Tuesday night, May 4, Boonville Court No. 59, had a large and enthusiastic meeting at the hall in the Mellen Building. The Degree Team of Chandler Court, accompanied by about twenty members, was in attendance and conferred the work on a number of candidates in a splendid manner.

W. L. Denman, the new Deputy Supreme Chief of this district, was in attendance and made the Court a fine address. Brother Denman is a gentleman of pleasing ways and will without a doubt make good in his new field of work. Brothers Hazen and Youngblood also favored the Court with short addresses. At the close of the meeting the entertainment committee took charge, refreshments were served, and a social good time was had by all. Our Court has taken on new life and you will have more good reports from us in the future issues of THE CHARIOT.

CORRESPONDENT.

Tennessee

KNOXVILLE, TENN.—Ben-Hur Court No. 1 is now located in our new home, and with the improved hall facilities, better location, the interest and attendance at our weekly meetings continues to increase. The members are working very hard, under the able leadership of Brother Carver, and expect to more than double the membership within the next few months. We now claim to have the best degree team in the state, and hereby make known to other Tennessee teams, especially of Memphis, Nashville, and Chattanooga, that our team will attend the State Meeting, on Signal Mountain, this summer and that we will at that time become the Banner Team of the State. Furthermore, at that time we expect to be within striking distance of the largest Court in point of membership in the State. MEMBER.

CHATTANOOGA, TENN.—Lookout Court No. 31 continues to meet every Monday night. Our membership fully appreciate the hard and consistent work of Deputy Pennebaker and are standing by him in his efforts to increase our membership. We are also looking forward to the coming State Meeting with much interest and promise every possible amusement, entertainment and attention to visiting members and delegates. We want you with us and will more than welcome you. REPORTER.

NASHVILLE, TENN.—The four Courts at this point are in excellent condition. The membership of each is very active and increasing each month. There is a good natured rivalry existing and each Court expects to soon become the largest in the city, if not in the entire State. Many of the members of each Court will attend the State Meeting and Camping Party on Signal Mountain this summer. At least two of the Courts will make every effort to send Degree Teams to enter the Degree Team Contest, and we expect to take first money. As noted above, we now have four Courts in Nashville, with a fifth to be organized within a short time, the latter will be placed in West Nashville.

The Courts of this city extend to visiting Sons and Daughters of Hur a cordial invitation to attend our meetings whenever you are

in the "City of Opportunity." The City Organization force will be found in the Ben-Hur Office, Room 68 Arcade Bldg, and will be glad to have you visit us.

Belmont Court meets every Monday night. Jere Baxter Court every Tuesday night. Hermitage Court every Friday night. Washington Court every first and third Tuesday night. The new Court in West Nashville will meet either Wednesday or Thursday night of each week.

REPORTER.

MEMPHIS, TENN.—Regardless of suspensions, Usona Court still "lights the way" and we expect to continue to do so. Hard times are now over, and our membership have gotten behind Jimmie Kline, his charming wife, and others, and we expect to again show speed in the way of increase in membership for which this Court has long been famous. Furthermore, we will enter the Degree Team contest at the State Meeting with the odds in our favor and expect to follow out the rule of the Business Men's Club of this city in way of first money prize and "Bring it back to Shelby." The Memphis delegation to the State Meeting will be the largest that we have ever sent to a meeting of the kind, and your Reporter now predicts that every one will be well and highly entertained and that no one will regret the time spent on Signal Mountain as guests of the Organization Department.

REPORTER.

Missouri

KENNETT, MO.—Wednesday, May 12, about two hundred members of Carnation Court No. 7 and their friends boarded the K. S. L. and Southern train and went to West Kennett, about four miles, to spend the day. Baskets were well filled with rich viands and fish was had in abundance. All joined in saying that this outing eclipsed all former occasions of this kind in this section. Carnation Court never does things by halves. Our State Manager, P. E. Genoway, arrived late, but not too late to enjoy some fish and the pie and cake. The only bad effect, we had from the outing, was the soreness caused from jumping, running, and ball playing, which was enjoyed by both sexes.

Iowa must get out of the way for Missouri, and for Carnation Court, or they will get run over, we are coming full speed. We look forward to the restoration of business this fall with great hopes of Good Business for our Order. Signs of an awakening appear in all our Courts and we have begun to get ready for our Congress at Sikeston this fall. We expect to make this meeting the best in the history of the Organization. Teams in various Courts are now practicing their work with a view of carrying off some of the prizes.

R. D. MCKINNIS.

Texas

EMORY, TEX.—Tuesday evening, May 4, Emory Court No. 96 gave one of the best open meetings ever held in the city. The program consisted of music and an illustrated Review of the wonderful book "Ben-Hur." Our State Manager, Dr. H. V. Beardsley, by the aid of the Bondopticon and the beautiful hand-painted pictures, impressed upon the minds of the members of our Order here, the many useful lessons the Ritual of Ben-Hur contains, and these lessons will abide with us many years. He told us many things about the author of this wonderful book, his purpose in writing it, and why D. W. Gerard, the founder of our Order, chose the character of Ben-Hur as the foundation upon which to build a great "Home Saving Society."

Ben-Hur's great love for his family and their welfare points out very clearly, the duty we each owe to our family. Our matchless Order furnishes every "Home Loving" man and woman an opportunity to protect the dependents should misfortune prematurely overtake us. From slides especially prepared he showed us the great work our Order was doing as a financial institution, and our members went to their homes feeling they had made no mistake in placing their Protection with "Ben-Hur."

Our Deputy, Brother C. J. Parchman, deserves great credit for securing such a fine class of members as compose Emory Court No. 96, and by July we will be on the "Roll of Honor."

MEMBER.

SANFORD, TEX.—The members and their friends enjoyed a very pleasant and profitable evening with our State Manager, Dr. H. V. Beardsley, who gave an illustrated review of the book "Ben-Hur." The members recognized in many of the pictures an illustration of the teachings of our Ritual, and the impression fixed for all time to come by the lessons we received when we were initiated. Our State Manager also told us of the progress our Society was making, the vast amount of money we were paying into the homes of our deceased members, the orphans we were educating, the homes we were saving. We surely all felt proud that we were members

of such a society, and all agreed to work harder for its upbuilding.

We have also decided to write a short letter to THE CHARIOT each month and let the members in other Texas cities know that though Carnation Court is not the largest in Texas, yet we are as loyal as any. We expect several new members as the result of this meeting.

SCRIBE.

Alabama

BIRMINGHAM, ALA.—The banquet and entertainment given by District Manager F. V. Parker, at the Hillman Hotel Wednesday evening, April 28, was one of the most delightful events ever given in our city, and everybody attending had a good time.

More than 75 people were seated around the table. The decorations were red roses and pink carnations.

Judge Alvin M. Douglas presided as toastmaster. The honored guests of the evening were: Dr. J. F. Davidson, Supreme Medical Examiner, from Crawfordsville, Ind., and J. A. Wallace of Atlanta, Ga., State Manager of the Tribe of Ben-Hur.

During the banquet it was announced that the "Get-One Member" campaign waged in Birmingham had proven such a success that the effort will be kept up with the expectation of adding at least 500 members to the Order in this district during the present year.

Several short speeches were delivered, all of them in the happy vein. Those speaking were Dr. T. T. Kisell, Chief of Birmingham Court No. 1; J. A. Wallace, Atlanta, Ga., State Manager; Leon W. Friedman, Dr. J. F. Davidson, F. V. Parker, District Manager. A handsome gold watch was presented to Mr. Parker during the evening.

"Billy" LaSelle sang some original songs to the delight of the audience, after which the tables were cleared and a social time was enjoyed until midnight.

CORRESPONDENT.

Illinois

DANVILLE, ILL.—Monday evening, May 10, Ithamar Court No. 1 held their regular meeting, and though the number of candidates was small, the spirit of fraternalism and good fellowship prevailed in a larger measure and they are ever ready to help in the good work.

Our Judge, Brother I. A. Love, told a most interesting story of early pioneer days and travel, through the State of Kansas, and when Judge Love starts to talk he always has attentive listeners. Our "Good of the Order" numbers are always very interesting, Brother Jno. Murry, Brother Dr. Robinson, Brother Hundley, Brother Lashley, and Brother Dr. Dixon, all gave us some good talks to think about. Our Court has appointed a committee to wait upon Danville Court No. 474 and ask them to unite with us in Memorial Exercises to be held in K. of C. Hall, Sunday, June 13, at 8 p. m. We hope each and every member will join in this movement. Let us not forget that in remembering the dead we do not forget the living. Let us bring our friends and let them see what the members of the Tribe of Ben-Hur can do. No act of kindness goes unmarked. "We live in deeds, not words." We are associated together for the opportunities of helpfulness; for love ever seeks the well being and good of others. We should carry the message of cheer and good will to our Brother or Sister who is sad and discouraged. We are known by what we give forth—

"May you, my Sister, my Brother,
Be blest for your deeds of love.
We know not but next year, another
May have gone to that home above,
And we will go with our token,
These beautiful blossoms of June,
To soothe the hearts that are broken,
And with them, 'Pass under the rod,'"

CHIEF.

New Jersey

PERTH AMBOY, N. J.—Tuesday evening, April 27, Evening Star Court No. 20 had the largest turnout of their members in years. Several applications were received and acted upon. Now they are comfortably settled in their new quarters, the work will proceed under more favorable conditions. Several addresses were made, the principal being by Deputy Brother Skirm, who, after outlining his plan of campaign for the coming months, to increase their membership, presented to the Court a beautiful emblem of the Order, the Ben-Hur Camel, together with a Ben-Hur Flag. State Manager Brother W. H. Bisp was present and promised to instruct the newly organized Degree Team in their work.

A MEMBER.

WOODBIDGE, N. J.—Thursday evening, April 29, Woodbridge Court No. 37 held their first regular meeting in St. Phillips' Hall. Our State Manager, Brother W. H. Bisp, was present and installed the officers. Deputy Brother Christianson presented several applications for membership and in a few well chosen remarks said that his one ambition now was to make Court No. 37 the leader of New Jersey. Plans are under way to organize a Degree Team, also a Drill Team. The officers have been carefully selected and there

is no doubt but that Woodbridge Court will soon be upon the Roll of Honor. Our Court meets on the second and fourth Thursdays of each month in St. Phillip's Hall, Main Street and visitors are always welcome.

ACTING SCRIBE.

PASSAIC, N. J.—A number of the old-time members attended the regular meeting of Ben-Hur Court No. 7 of Passaic, Friday evening, May 7, and there is no doubt now but that Ben-Hur Court, under the careful guidance of Deputy Brother John Bailey will again be classed as one of the leaders, and initiations will no doubt take place at every meeting. State Manager Brother W. H. Bisp was present and congratulated the members on their large attendance. Members were present from Jersey City, Kearney, Newark, Paterson, Nutley, and Garfield. After the close of the meeting a social hour was indulged in and refreshments were served.

REPORTER.

New York

ROCHESTER, N. Y.—Genesee Valley Court No. 18 celebrated their Eighteenth Anniversary Wednesday evening, May 12, in their new hall. The Court invited their sister Court, Carnation No. 44, State Manager Robberts and family, and our Supreme Officers. Carnation Court attended in a body and marched into the hall with Chief Haberstock leading. Each member wore a red carnation.

Chief Robinson welcomed the invited guests in his usual cordial manner and announced the banquet. Brother Courtney played a march while they were being seated at the banquet table, which was in the form of a triangle. The tables were decorated with cut flowers and ferns and the banquet itself was indeed worthy of praise for Brother Anderson and his co-workers. At the conclusion of the banquet Dr. D. E. Cary gave a history of the Court from its institution eighteen years ago and asked the Charter members who were present to rise. There were but five in attendance: Sisters Cazeau and Ford, Brothers Anderson, Cottrell and Copeland.

Dr. Cary paid a tribute to the members who have passed away since the beginning of the Court and asked the members to rise while he read the names of the departed members in respect to their memory. Addresses were made by State Manager Robberts, Chief Haberstock, and Brother Stone, and a program was given consisting of a monologue by Brother Sycamore and vocal solos by Sister Sycamore and Laura Robberts, with Sister Rena Brown as accompanist. All enjoyed the pleasant evening and wished Genesee Valley Court many more birthdays.

ROCHESTER.

Oklahoma

BRISTON, OKLA.—April 30, Deputy Supreme Chief completed the organization of Briston Court No. 92, with thirty Charter members, who immediately entered into the "Red and Blue" contest for new members. State Manager Brother A. S. Bradshaw and his wife were guests of honor and assisted in the work. Alva Glasscock of Chandler, one of Sister Rittenhouse's able Deputies, was also present taking the part of Captain.

Ice cream and cake was served, and a most enjoyable evening was had amongst the members. We predict a wonderful increase in membership before the hot summer days come.

Louise J. Rittenhouse is working on a Charter list at Depew, and expects to organize the latter part of May. Central, Oklahoma, will hold a Ben-Hur Rally at Sapulpa, June 17. All adjoining Courts are invited to attend this Rally.

REPORTER.

Nebraska

FULLERTON, NEB.—Fullerton Court No. 6 is again on the up-grade and if we can keep the work going as we have it started now, we will soon exceed our record of the past when we flourished mightily. Three weeks ago we made a starter with five new members, and Friday evening, May 14, we initiated another class of a dozen young people, and about equally men and women.

We had a splendid attendance at our last meeting, and the work was given in fine shape. State Manager Cassidy was here for both meetings and has done very much to create an enthusiasm. Our District Deputy Brother Gates has been on the field for about a month and the fruits of his labors are seen in the initiations. We will meet again in two weeks when we expect to have another class ready for the work.

J. N. CAMPBELL, CHIEF.

ALLIANCE, NEB.—Lew Wallace Court No. 148 was instituted in Alliance Thursday evening, April 22, at the National Hall, with forty charter members. District Manager P. B. Buck has been in the city for the past three weeks securing members for the Ben-Hur Court and was assisted in the organization of the Order Thursday evening by State Manager J. J. Cassidy of Lincoln. At the election of officers I. D. Whaley was chosen

Chief and William Butler elected Scribe.

After the meeting Brother Buck treated all those present to a banquet at the Alliance Cafe. The new Court numbers among its members some of the best people of Alliance and we predict for it a good future.

REPORTER.

Arkansas

DEWITT, ARK.—We are planning an old fashioned picnic in the near future for the members of DeWitt Court No. 72 and expect to have a thorough good time. Various amusements and contests will be given, a barbecue and an interesting and enjoyable, literary and musical program will be given. We hope to have the band with us and there will be enjoyment and amusement for both old and young.

DeWitt Court meets every Friday night and a cordial invitation is extended to visitors, and all will be most welcome. We are planning to have 200 members before the close of this year, and judging from the amount of interest and enthusiasm of each and every member we are pretty well assured of success. We are delighted with the Prize Rugs which we have received, and our success is but an inspiration for continued work and still greater effort. You will hear from us in future issues of THE CHARIOT.

REPORTER.

Kansas

PITTSBURG, KAN.—Pittsburg Court No. 29 having decided to come into the limelight again, and to start things going, held an open meeting on Wednesday, April 21, to celebrate the event of being awarded a large pennant as a prize for holding the State Prize Banner for two consecutive years. A short business session was held in order to ballot on a number of applications and many visitors were present at this session from other Courts, among whom were, Brother P. E. Genoway, State Manager of Missouri; Sister M. E. Dale, Scribe of Mt. Oliver Court, of Joplin, Missouri; Brother A. F. Workman, District Manager for the Joplin, Missouri, district, and Brother A. S. Bradshaw, State Manager for Kansas, and Mrs. A. S. Bradshaw.

After the meeting, the doors were thrown open to over a hundred of our friends, and the following program was rendered:

Opening Address..Brother A. S. Bradshaw,
Kansas State Manager
Piano Solo.....Mr. Charles Lynch
Presentation of Pennant.....
Brother P. E. Genoway,
Missouri State Manager
Dialogue.....Lorraine and Paul Berry
Recitation.....Goldie Motsinger
Recitation.....Thelma Sawyer
Piano Solo.....Mr. Charles Lynch
Address.....Brother A. F. Workman,
District Manager
RecitationLucile Nelson
Vocal Duet

Mrs. Lottie Sawyer and Miss Addie Sawyer
Recitation.....Miss Alice Hawk
Piano Solo.....Miss Addie Sawyer

Brothers Bradshaw, Genoway, and Workman made good talks on fraternalism, Brother Bradshaw showing the present financial status of the Tribe of Ben-Hur and outlining the benefits derived from fraternal insurance; Brother Genoway officially presenting the pennant to Pittsburg Court No. 29 and Brother Workman giving some details of the work being done in local Courts. After the program, ice cream and cake was served and the balance of the evening was enjoyed by dancing, and the crowd did not disperse until a late hour.

Pittsburg Court No. 29 is gradually coming to the front and we find ourselves listed in the Honor Roll in the May CHARIOT, and we are going to get bigger every month. Watch us.

C. E. PERKINS, D. S. C.

A member of the Maccabees down in Ohio concluded to withdraw from the order, saying that in his perfect health condition he could make better use of his money and carry his own protection, says *The Bee Hive*. He was getting a salary of \$1,200 a year, so dropped his certificate, but was killed the following January in a railroad wreck.

An investigation into the conditions of his affairs showed that his family received a funeral benefit of \$50 from a railroad organization, he had \$27 in money, personal property valued at \$500 and a family of five with no home nest. The fifty dollars a year which he was formerly paying for \$3,000 of Maccabee protection would have provided his family five times more than all the possessions he left behind.

Now is the time to take insurance. Tomorrow may be too late. Upon today's decision may depend whether you will be one out of the nine to be rejected.

FINANCIAL STATEMENT

Benefit and Emergency Funds Tribe Ben-Hur—Report of Supreme Scribe for the Month Ending May 15, 1915

Balance on hand, April 15, 1915, as follows:		
To credit of Class A.....	\$ 715,905.46	
To credit of Class B.....	640,712.45	
Total	\$1,356,617.91	
April Receipts:		
Received from Monthly Payments, Class A.....	\$ 39,591.95	
Received from Monthly Payments, Class B.....	63,489.41	
Received from Interest and Rent, Class A.....	619.88	
Received from Interest and Rent, Class B.....	1,314.80	
Total Income	\$ 105,016.04	
Sum	\$1,461,633.95	
April Disbursements:		
Death and Disability Claims, Class A.....	\$ 73,326.82	
Death and Disability Claims, Class B.....	48,231.70	
Repairs on Real Estate, Class A.....	35.00	
Repairs and Real Estate, Class B.....	2.45	
Maintenance of Building, Class B.....	473.67	
Total Disbursements	\$ 122,069.64	
Balance, May 15, 1915.....	\$1,339,564.31	

Death and Disability Claims Paid in Class A for April, 1915

George L. Ferguson, Benton Harbor, Mich.....	\$ 2,000.00
Ella Terry, Evansville, Ind.....	1,200.00
Frank M. Johnson, Lincoln, Neb.....	1,000.00
Jeremiah Doyle, Chicago, Ill.....	900.00
Kirsten K. Nielsen, Herington, Kan.....	500.00
Elizabeth Saxman, Omaha, Neb.....	900.00
Mary E. Batchelder, Chicago, Ill.....	1,000.00
Amelia A. Storms, Olean, N. Y.....	1,000.00
Elizabeth Kristl, South Bend, Ind.....	1,400.00
Victoria Apple, Dayton, Ohio.....	450.00
Henry Philippe, Cincinnati, Ohio.....	1,700.00
Susie K. Shook, Rockport, Ind.....	900.00
Sybil M. Williams, Detroit, Mich.....	650.00
Christian Hans, Portsmouth, Ohio.....	900.00
Gottlieb Kestner, Marion, Ind.....	600.00
Jas. H. McMullen, Toledo, Ohio.....	800.00
Jno. Billett, Kennsburg, Ill.....	500.00
Frances M. Beals, Mattoon Ill.....	1,000.00
Miller Bymaster, Roachdale, Ind.....	2,200.00
Marie Kucaba, Chicago, Ill.....	1,000.00
J. Hutchinson Hall, Lodi, Ohio.....	1,700.00
Barbra Martin, Chicago, Ill.....	450.00
Henry S. Cory, Shelbyville, Ind.....	2,600.00
Julia A. Griffin, Carmi, Ill.....	700.00
Chas. Means, Tipton, Ind.....	1,000.00
Sarah McClure, Chicago, Ill.....	500.00
Dora Kriescher, Terre Haute, Ind.....	500.00
Amanda E. Steckley, Garrett, Ind.....	1,300.00
Hiram Arthur, Niles, Mich.....	2,100.00
Mary E. Green, Fenton, Mich.....	1,300.00
Josephine L. Sherry, Vincennes, Ind.....	1,000.00
Minnie Seidel, Chicago, Ill.....	1,200.00
Mary A. Weber, Dayton, Ohio.....	350.00
Josiah Luce, Sharon, Pa.....	450.00
Lida H. Forst, Huntington, Ind.....	1,200.00
Charlie Alderman, Sharon, Pa.....	2,400.00
Leona H. Prather, Indianapolis, Ind.....	700.00
Jos. L. Levin, Kansas City, Mo.....	2,400.00
Geo. W. Linn, La Crosse, Wis.....	1,300.00
Howard W. Smith, Crawfordsville, Ind.....	1,400.00
Jno. M. Conway, St. Louis, Mo.....	1,600.00
Leroy C. Brough, Peru, Ind.....	1,000.00
Hugh F. L. Smith, New Albany, Ind.....	100.00
Jos. W. Mann, Jacksonville, Ill.....	900.00
David A. Peregrine, Greencastle, Ind.....	2,800.00
W. T. Sherman Lammedee, South Bend, Ind.....	1,500.00
Pocahontas Brown, Charlottesville, Va.....	1,300.00
Bridget Tobin, Olean, N. Y.....	1,100.00
Louis Lusky, Nashville, Tenn.....	1,800.00
Emma J. McCall, Terre Haute, Ind.....	750.00
Wendell L. Hanna, Flora, Ill.....	600.00
Leanna Johnson, Chicago, Ill.....	650.00
Geo. L. Guy, Las Vigas, N. M.....	1,200.00
Eliz. Hills, Buffalo, N. Y.....	1,000.00
Paulina Bretz, Chicago, Ill.....	1,000.00
Jessie Ricks, Russell, Ky.....	1,300.00
Myron T. Hill, Battle Creek, Mich.....	700.00
Mariah Stewart, Muskegon, Mich.....	1,150.00
Tobias A. Lewis, Dayton, Ohio.....	2,300.00
Wm. McMail (Disability), Saginaw, Mich.....	600.00
Chas. J. Reimann, Crawfordsville, Ind.....	1,400.00
Louis Pfeifer, St. Louis, Mo.....	1,177.82
Geo. Robbins (Old Age Disability), Sharon, Pa.....	60.00
Anna B. T. Castles, Waterloo, Iowa.....	1,500.00
Lillian Hliza, Chicago, Ill.....	750.00
Total.....	\$ 73,326.82

Death and Disability Claims Paid in Class B for April, 1915

Sadie C. Gilliece, Cincinnati, Ohio.....	\$ 985.51
Katharine A. Gill, Waterloo, Iowa.....	1,000.00
Mable V. Fryback, Indianapolis, Ind.....	500.00
Edward T. Dwyer, St. Louis, Mo.....	1,000.00
Philip J. Heysel, Olean, N. Y.....	1,000.00
Dora B. Earp, McConnell, Tenn.....	1,100.00
Chas. Heidenreich, Ft. Wayne, Ind.....	1,500.00
Ruth B. G. Shelton, Evansville, Ind.....	500.00
James E. White, Baltimore, Md.....	500.00
Anderson M. Wear, Hamilton, Ohio.....	1,000.00
Thos. F. Huggins, Cleveland, Ohio.....	1,811.60
Anna Davis, Portsmouth, Ohio.....	500.00
Anna M. Winn, Buffalo, N. Y.....	1,400.00
Elias M. Pickard, Kennett, Mo.....	1,000.00
Thos. P. Slattery, Crawfordsville, Ind.....	750.00
Ray J. McMurray, Mulberry, Florida.....	1,000.00
Rosa A. Johnson, Ft. Wayne, Ind.....	250.00
Jesse G. Fox, Upper Alton, Ill.....	1,350.00
Annie J. Heath (Old Age Disability), Shelby, Ohio.....	286.20
Thos. A. Rhoads, Tennyson, Ind.....	650.00
Rebecca J. Utterback, Bedford, Ind.....	500.00
Gertie M. McKee, Terre Haute, Ind.....	500.00
Robt. T. Embrey, East St. Louis, Ill.....	600.00
Jeannette L. Perkins, Kennett, Mo.....	1,400.00
Samuel Rosenbaum, Cincinnati, Ohio.....	700.00
Leavitt S. Griswold, Detroit, Mich.....	2,200.00
Raymond I. Kemp, Champaign, Ill.....	225.00
Max H. Levin, New York, N. Y.....	300.00
Luella M. Hill, Bay City, Mich.....	1,000.00
Alonzo Travis, Metropolis, Ill.....	250.00
Lot H. Fleming (Old Age Disability), Boonville, Ind.....	429.30
Simon Smith (Old Age Disability), Oklahoma City, Okla.....	90.00
Margaret E. Smith, Morehouse, Mo.....	1,000.00
Thurman C. Siffert, Canton, Ohio.....	2,100.00
Stanislaw Wiszczucki, Buffalo, N. Y.....	1,850.00
Margaret E. Brashear, Evansville, Ind.....	1,000.00
Geo. D. Wilkie, Aurora, Ill.....	1,000.00
Robt. H. Overstreet, Roanoke, Va.....	1,000.00
Jennie Weldy, Tippecanoe City, Ohio.....	1,000.00
Benj. F. Wilkins, Anna, Ill.....	2,400.00
Franklin O. Batch (Old Age Disability), Bellefontaine, Ohio.....	477.00
Isaac S. Adams, Wynne, Ark.....	2,438.59
Laurence A. Howley, Covington, Ky.....	1,000.00
Geo. F. Heseler, Detroit, Mich.....	500.00
Mary R. Fellers, Marion, Ind.....	1,000.00
Salo Boronow, New York, N. Y.....	200.00
Oscar S. Deutsch, Chicago, Ill.....	1,000.00
Daniel J. Bowman, Memphis, Tenn.....	100.00
Carl E. Lambert, Decatur, Ill.....	1,000.00
Jos. A. Colquhoun, Oakland, Calif.....	500.00
Harriet I. Atteberry, Fairfield, Ill.....	650.00
Augusta C. Reeves, New Kensington, Pa.....	1,000.00
Maria Thiemmann, Louisville, Ky.....	500.00
James H. Hodges (Old Age Disability), Fairfield, Ill.....	238.50
Total.....	\$ 48,231.70

Total Paid to Beneficiaries Since Organization.....\$13,525,39 12

Fraternally submitted to T. B. H.,
JNO. C. SNYDER, Supreme Scribe.

Report of Supreme Keeper of Tribute, Tribe Ben-Hur, May 15, 1915, Showing Amount of Benefit and Emergency Funds and How Invested.

Elston National Bank, Crawfordsville, Indiana.....	\$ 102,618.87
First National Bank, Crawfordsville, Indiana.....	5,000.00
Citizens' National Bank, Crawfordsville, Indiana.....	5,000.00
Crawfordsville State Bank, Crawfordsville, Indiana.....	10,000.00
Farmers & Merchants' Trust Company, Crawfordsville, Indiana.....	5,000.00
Crawfordsville Trust Company, Crawfordsville, Indiana.....	5,000.00
Citizens' National Bank, Evansville, Indiana.....	10,000.00
Real Estate (Home Office)	186,591.63
Real Estate (Adjacent Property).....	23,117.60
Real Estate (Old Home Office).....	15,971.15
First Mortgage Loans on Real Estate.....	245,525.00
Invested in Municipal and County Bonds.....	725,684.06
Cash in Office	50.00
Total Assets	\$1,339,564.31
Of which there is to the credit of Class A.....	\$ 682,755.47
Of which there is to the credit of Class B.....	656,808.84
Total.....	\$1,339,564.31

Fraternally submitted to T. B. H.,
S. E. VORIS, Supreme Keeper of Tribute.

Price List

Of supplies and paraphernalia furnished by the Supreme Tribe of Ben-Hur, Crawfordsville, Ind.:

Badges, members, per dozen....	\$3.00
Badges, officers, per set of ten..	3.00
Ballots, per dozen.....	.10
Ballot boxes, each.....	1.00
Gavels, each.....	.25
Keeper of Tribute, cash book, each	.75
Laws, rules and regulations, each	.10
Ode books, each.....	.10
Receipt books, individual, each..	.04
Rituals, New Form, Leather Bound, each	1.50
Scribe's Cash Book, No. 100....	.75
Scribe's Cash Book, No. 250....	1.00
Scribe's cash book, leather bound, each	8.00
Scribe's order book on Keeper of Tribute, each .....	.15
Scribe's order book on Keeper of Tribute, per doz.	1.50
Scribe's record book, each.....	1.00
Scribe's receipt book, each.....	.10
Scribe's receipt book, per dozen.	1.00
Scribe's receipts, with name and number of Court, per thousand	2.00
Seals, each	2.50
Transfer cards, each.....	.25
500 letter heads for Scribe....	2.00
1,000 letter heads for Scribe....	3.50
500 envelopes, 6 3/4, for Scribe.	2.00
1,000 envelopes, 6 3/4, for Scribe.	3.50
Seven Pointed Star Pin, Rolled Gold, No. 331.....	1.00
Star with cross and chain, rolled gold, No. 329.....	1.25
Star with cross and chain, solid gold, No. 330.....	2.00
Electro button or pin, No. 300..	.35
Rolled gold button or pin, No. 301	.50
Solid gold button or pin, No. 302	1.00

PLEASE TAKE NOTICE.
All orders for supplies must be accompanied by remittances for the full amount. JNO. C. SNYDER, Sup. Scribe.

When Should You Get Insured?

At once. Insurance will never again be so cheap. Health never waits for the procrastinator to catch up.

Before you are married, because you thereby establish a system of saving and economy at a time when you are most apt to become careless in money matters.

After marriage, because there is someone dependent on you, and there may be more.

When you are a confirmed bachelor and rich, because your branch of the family dies with you and a name is often forgotten. Perpetuate it by the endowment of some worthy cause.

When a bachelor and poor, because you may need it when old age comes upon you or sickness puts an end to your work.

When married and rich, so that it may be a reserve to meet expenses of estate and debts without a forced sale of valuable property.

When married and poor, so that your wife may not suffer for food and fire and your children be uneducated.

When you go into business, because your life is more valuable to your business than the merchandise which you insure against fire.

When you don't know whether you need it or not, because such an attitude of mind implies you haven't

found a good excuse for not taking it.

When you feel you don't need it, because you may sometime, and be unable to get it. It is always best to be on the safe side.—Exchange.

No Difference

A darkey running a ferry across the Alabama River was accosted by a poor white stranger who wanted to cross, but hadn't the wherewithal.

Peter scratched his woolly poll, perplexedly, then queried:

"Doan' yo' got no money at all?"

"No," was the dejected reply.

"But it doan' cost yo but three cents' ter cross," insisted Pete.

"I know, but I hain't got three cents."

After a final inward think, Pete remarked:

"I done tell yo' what; a man what's not got three cents am jes' as well off on dis side ob de ribber as on de odder!"

Table of Rates

Term Certificates will be issued on approved application at the rates per \$1,000 as given in Table 1, or Whole Life, Death, Accident and Disability certificates will be issued on approved application at the rates per \$1,000 as given in Tables 2 and 3.

Age	Table 1	Table 2	Table 3
18.....	\$0 67.....	\$1 00.....	\$1 05
19.....	68.....	1 02.....	1 07
20.....	69.....	1 04.....	1 09
21.....	70.....	1 07.....	1 12
22.....	71.....	1 09.....	1 15
23.....	72.....	1 12.....	1 18
24.....	74.....	1 15.....	1 22
25.....	76.....	1 19.....	1 26
26.....	78.....	1 22.....	1 30
27.....	80.....	1 26.....	1 34
28.....	82.....	1 30.....	1 38
29.....	83.....	1 34.....	1 43
30.....	85.....	1 39.....	1 48
31.....	87.....	1 44.....	1 53
32.....	89.....	1 49.....	1 58
33.....	91.....	1 54.....	1 64
34.....	94.....	1 59.....	1 70
35.....	97.....	1 64.....	1 77
36.....	1 00.....	1 71.....	1 84
37.....	1 02.....	1 78.....	1 92
38.....	1 04.....	1 84.....	1 99
39.....	1 07.....	1 91.....	2 07
40.....	1 10.....	1 99.....	2 16
41.....	1 13.....	2 07.....	2 25
42.....	1 17.....	2 15.....	2 35
43.....	1 21.....	2 25.....	2 46
44.....	1 24.....	2 35.....	2 57
45.....	1 27.....	2 45.....	2 70
46.....	1 32.....	2 56.....	2 83
47.....	1 37.....	2 62.....	2 96
48.....	1 41.....	2 80.....	3 10
49.....	1 46.....	2 93.....	3 26
50.....	1 51.....	3 06.....	3 42
51.....	1 56.....	3 21.....	3 60
52.....	1 61.....	3 37.....	3 79
53.....	1 66.....	3 54.....	4 00
54.....	1 71.....	3 72.....	4 22
55.....	1 76.....	3 91.....	4 46

†Not admitted after 50 years of age.

Certificates will be issued for \$250, or in additional multiples of \$50 thereafter up to and including \$3,000. In no case will more than \$3,000 be granted on any one life.

A monthly payment, as above, from each member holding a Beneficial Certificate, will be due on the first day of each month, and must be paid to the Scribe of the Court on, or before, the 25th day of each month, without notice.

Members of Class A may voluntarily transfer to Class B in accordance with the Laws, Rules and Regulations without cost or re-examination.

Members of Class B may transfer at attained age without re-examination from Table 1 or 60-year term to the Whole Life (Table 2) or Death and Disability (Table 3) provided such transfer be made five years prior to the expiration of Term Certificate.

"Your Flag And My Flag"

"Your flag and my flag,
How it flies today
In your land and my land
And half a world away,
Rose red and blood red,
Its stripes forever gleam;
Snow white and soul white
Our good forefathers' dream.
Sky blue and true blue
With stars to gleam aright,
A glorious guidon of the day,
A shelter through the night.

"Your flag and my flag,
And oh, how much it holds,
Your land and my land
Secure within its folds.
Your heart and my heart
Beat quicker at the sight,
Sun-kissed and wind-tossed,
The red, the blue, the white.
The one flag, the great flag,
The flag for me and you.
Glorified all else beside
The red, the white, the blue."
—Wilbur D. Nesbit.

Two Important Decisions

We give herewith some extracts, with comments, from the decisions in the noted cases of GREEN vs. Royal Arcanum, and THOMAS vs. Knights of the Maccabees of the World. The former case was in the Supreme Court of the United States, the opinion being delivered by Chief Justice White; and is therefore from the highest law authority. This information will be of great benefit to the members of the Tribe of Ben-Hur, as well as to the members of all other Fraternal Beneficial Societies.

The Green case was brought by Samuel Green, a Brooklyn lawyer, in February 1910 and was tried before Justice Kelly at a special term of court held at Brooklyn, New York, June 1910. This case has been fought through the courts of the State of New York, the most noted and able lawyers being engaged in pleading the case. The Honorable Alton B. Parker was at one time one of the attorneys in the case. The decision is far-reaching and of interest wherever there are Fraternal Beneficial Societies, and nearly every home in this great country of ours is affected. Almost one-ninth of the entire population of the United States belongs to some of the Fraternal Beneficial Societies doing business in America, and more than ten billion dollars of Fraternal Protection is affected by this ruling.

The decision settles two very important points; first, That all contracts and certificates issued by a Fraternal Beneficial Society are subject to and controlled by the Laws of the State in which the Society is organized and incorporated; second, That a Society can and should raise its rates and collect from its members a sufficient amount to meet and pay all death claims and thereby perpetuate the Society. The following extracts are taken from Chief Justice White's findings:

"At the time this certificate was issued, under the by-laws the amount of the assessment required to be paid to the corporation to enable it to meet claims coming due under the Widows' and Orphans' Benefit Fund was graded according to the age of the member, and the contribution required of Green for this purpose was stated in his certificate to be \$1.80 per assess-

ment, and he paid up to 1898 at that rate various assessments called for under the rules of the Order. In 1898 by a three-fourths vote of the Supreme Council, the system theretofore prevailing, exacting the payment of assessments as called for was changed and the duty was imposed to make payment monthly of a sum the amount of which, although still dependent upon the age of the member, was higher than had previously prevailed. Under these new rates the sum due from Green was \$3.16 per month, and he met regularly the payments thus exacted until the year 1905. In that year by the action of the Supreme Council taken in virtue of the requisite three-fourths vote, while the standard of age was continued, the sum to be paid was again increased, so that the monthly assessment of Green became \$6.87, and from October 1905, when these new rates became effective, down to February 1910, it is not disputed that Green paid the amount of the increased assessments monthly, although it was found by the trial court that he did so under protest because of a denial on his part of the right of the Supreme Council even under the sanction of the requisite vote and in compliance with the forms of the constitution and laws of the Order to increase the rates. * * * * The prayer of the bill was not that the corporation be restricted to the method and rate of assessment which prevailed in 1883 when the complainant became a member, but that the corporation be confined to the rate of assessment established by the amendment adopted in 1898 and that the complainant be decreed to have a contract right to pay only that sum monthly in discharge of his duty to pay assessments and that the cor-

poration and its officers be enjoined during his life from exacting any greater sum or in any way suspending him for refusing to pay the amount fixed by the amendment of 1905.

"The answer in twenty-seven distinct paragraphs asserted the validity of the assessment and the action of the corporation by which it was established. It asserted that the complainant as a member in a mere beneficiary association was bound thereby and that no contract rights of his were affected. In many reiterated forms of statement it was asserted that the corporation was created under the laws of Massachusetts and was subject thereto and that under those laws, by which the power to make the change was to be determined, the validity of the change was beyond question. * * * *

"The court considering the character of the corporation, the provisions of its constitution and by-laws and the powers which they conferred on the corporation, as well as the application for membership and the certificate issued pursuant thereto, decided that the amendment as to rates was not *ultra vires* of the corporation but on the contrary was within its powers and violated no contract rights of the complainant. * * * *

"It is not disputable that, disregarding details, all the rights asserted under the assignments of error come to one contention, that a violation of the full faith and credit clause of the Constitution of the United States resulted from refusing to hold that the rights of the parties were to be determined by the Massachusetts law and to apply that law, and in further refusing to give due effect to the decree rendered in Massachusetts concerning the subject of

the controversy. * * * * And as what was the due effect to be given to the judgment depended, as we shall hereafter more particularly point out, upon whether the Massachusetts law controlled the parties, since if it did, the judgment could be entitled to one effect, and if it did not, to another effect, it follows that the claim as to constitutional right concerning the judgment also involved deciding whether the Massachusetts law controlled. * * * *

"It is not disputable that the corporation was exclusively of a fraternal and beneficiary character and that all the rights of the complainant concerning the assessment to be paid to provide for the Widows' and Orphans' Benefit Fund had their source in the constitution and by-laws and therefore their validity could be alone ascertained by a consideration of the constitution and by-laws. This being true, it necessarily follows that resort to the constitution and by-laws was essential unless it can be said that the rights in controversy were to be fixed by disregarding the source from which they arose and by putting out of view the only consideration by which their scope could be ascertained. Moreover, as the charter was a Massachusetts charter and the constitution and by-laws were a part thereof, adopted in Massachusetts, having no other sanction than the laws of that state, it follows by the same token that those laws were integrally and necessarily the criterion to be resorted to for the purpose of ascertaining the significance of the constitution and by-laws. Indeed, the accuracy of this conclusion is irresistibly manifested by considering the intrinsic relation between each and all the members concerning their duty to pay assessments and the resulting indivisible unity between them in the fund from which their rights were to be enjoyed. The contradiction in terms is apparent which would rise from holding on the one hand that there was a collective and unified standard of duty and obligation on the part of the members themselves and the corporation, and saying on the other hand that the duty of members was to be tested isolatedly and individually by resorting not to one source of authority applicable to all but by applying many divergent, variable and conflicting criteria. In fact their destructive effect has long since been recognized.

"And from this it is certain that when reduced to their last analysis the contentions relied upon in effect destroy the rights which they are advanced to support, since an assessment which was one thing in one State and another in another, and a fund which was distributed by one rule in one State and by a different rule somewhere else, would in practical effect amount to no assessment and no substantial sum to be distributed. It was doubtless not only a recognition of the inherent unsoundness of the proposition here relied upon, but the manifest impossibility of its enforcement which has led courts of last resort of so many States in passing on questions involving the general authority of Fraternal Associations and their duties as to subjects of a general character concerning all their members to recognize the the charter of the corporation and the laws of the State under which it was granted as the test and measure to be applied. * * * *

"In addition it was by the application of the same principle that a line of decisions in this court came to establish; that the laws of the State by which a corporation is created governs in enforcing the liability of a stockholder, as a member of such corporation.

"That the doctrines thus established if applicable here are conclusive is beyond dispute. That they are applicable clearly results from the fact



ROSE CARNIVAL PARADE, PORTLAND, OREGON

that although the issues here presented as to things which are accidental are different from those which were presented in the cases referred to, as to every essential consideration involved, the cases are the same and the controversy here presented is and has been therefore long since foreclosed.

"The controlling effect of the law of Massachusetts being thus established and the error committed by the court below in declining to give effect to that law and in thereby disregarding the demands of the full faith and credit clause being determined, we come to consider whether the increase of assessment which was complained of was within the powers granted by the Massachusetts charter or conflicted with the laws of that State. * * * We say this because if the laws of Massachusetts were not applicable, the full faith and credit due to the judgment would require only its enforcement to the extent that it constituted the thing adjudged as between the parties to the record in the ordinary sense, and on the other hand, if the Massachusetts law applies, the full faith and credit due to the judgment additionally exacts that the right of the corporation to stand in judgment as to all members as to controversies concerning the power and duty to levy assessments must be recognized, the duty to give effect to the judgment in such case being substantially the same as the duty to enforce the judgment. * * *

"Coming then to give full faith and credit to the Massachusetts charter of the corporation and to the laws of that State to determine the powers of the corporation and the rights and duties of its members, there is no room for doubt that the amendment to the by-laws was valid if we accept, as we do, the significance of the charter and of the Massachusetts law applicable to it as announced by the Supreme Judicial Court. And this conclusion does not require us to consider whether the judgment *per se* as between the parties, was not conclusive in view of the fact that the corporation for the purposes of the controversy as to assessments was the representative of the members."

The Thomas case is a suit brought in the State of Washington by Jesse Thomas vs. the Knights of the Macabees of the World, and the opinion given is by Judge Chadwick of the Supreme Court of Washington and is concurred in by Judges Morris, Mount, and Parker, of the State Supreme Bench. The opinion covered in this decision emphasizes the duty and responsibility of the Fraternal Beneficial Society through its legislative body, to enact such laws and establish such rates of contribution from the members as will perpetuate the Society and enable it to meet its obligations by paying the death claim of those who die in old age, as well as those who die young. The following extracts are from Judge Chadwick's findings and decree of the Supreme Court of the State of Washington:

"* * * The Supreme Tent having a general revisory power over the acts of all subordinate bodies as well as jurisdiction to make all changes in the substantive law of the Order which in its judgment may be necessary for its preservation and well being. At the time it was organized the Society adopted a schedule of rates to be collected by assessment upon the membership, the fundamental thought being that the Society would make an assessment upon the membership to meet each death loss as it occurred, and *'in case one assessment per month shall not be sufficient to pay the death and disability claims as they occur, then the Supreme Record Keeper is hereby authorized to levy such additional assessments as may be required from time to time to pay such claim.'*

"There seems to have been an assumption that it would not be necessary to levy more than twelve assessments per annum to meet the maturing obligations of the Society. In the first three years of its existence only eighteen assessments were levied. Thereafter assessments were

levied with greater frequency, so that notwithstanding an increase in rates, for example, from 50c per thousand at the time of organization (1883) for age thirty-eight, to 90c per thousand (1895) for the same age, the Society was compelled from time to time to levy what is commonly known among fraternal insurance societies as 'double headers', that is, two assessments at the same time.

"Mr. Thomas joined the Society in 1896. His rate was 90c per one thousand dollars. The increased rates did not apply to members who had joined before they were adopted. The resources of the Society, if that term is proper, seemed to be still inadequate to meet its obligations. The Supreme Tent, through its officers and members, and through a commission aided by the advice of an actuary who is said to be an expert in the line of insurance, investigated its affairs. Without going into their findings in detail, it will be enough to say that they found that there were 234,000 members, with benefit certificates aggregating \$375,599,000.00 with accumulated funds or so-called reserve of \$1,950,303.00. The commission also found and put into figures what their experience had made manifest, that the original rates were wholly inadequate to mature the outstanding certificates at twelve assessments per year. It found that although the then face value of the outstanding certificates was \$375,599,000.00 the real value was no more than \$123,597,104.00 and that the amount to be paid by the members (upon a basis of twelve assessments per year covering the term of their expectancy) to meet this insurance was \$58,735,993.00, leaving a deficiency of \$64,861,109.00. Or, to state it another way, the members not having met the current cost of their insurance must (if their certificates were to be matured, not of those who may die first, but the last as well as the first) adopt some plan to meet this deficiency, either by the accumulation of a reserve of \$64,861,109.00 or to so increase the rates as to make each member meet the future current cost of his own risk. * * *

"The Supreme Tent adopted a general increase of rates. These rates were adopted at the session of 1904. We shall refer to them only in so far as they affect Mr. Thomas. The rate for age thirty-eight was increased to \$1.65 per thousand for each assessment. * * *

"It is elementary that a contract must have parties, a promisor and promisee. We cannot assure ourselves that respondent bears or ever has borne the one relation to the Society to the exclusion of the other. The Society is not organized for profit and from the nature of things is no more than its membership, in whom all rights and all obligations are mutual. The so-called Tent, Great Tent, and Supreme Tent are not separate entities, any more than a legislative assembly is an entity distinct from the people of a commonwealth. It is an institution for convenience only; a vehicle for the collection and disbursement of funds necessary to meet the mutual obligations of the members.

"In the ordinary sense a Fraternal Order is not an Insurance Company. The membership of such Societies speak in mutual conclave through selected representatives, whose voice is their voice and whose act is their act. Every member, in fact, stands in the peculiar situation of being party of both sides, insurer and insured. * * * The contract is not purely between the individual members and the corporate organization. It is in spirit and in truth a covenant, not only with the central body but with every other individual participating in the benefits offered by the project, for the concern is mutual and the co-operation of every member is essential to its success as an insurance Society. * * * Moreover controlled by the terms of the certificate and the Laws of the Order which are made a part thereof, and to which it was subject, the member having part in the enactment of same through the representative. Insurance on the mutual plan being different from insurance on the old line plan, the members of the company are, so to speak, partners.

"The contractual relations between the members and the association should not be measured by the standard, or determined by the legal prin-

ciples, which are applicable between an ordinary insurance company and the holder of one of its policies. The insured are members of the Association; each has a voice in all proceedings pertaining to its business or general welfare, and in some ways it assimilates a partnership. * * * The Fraternal plan, with mutuality and without profit, distinguishes the work of such an association from a commercial enterprise. * * * The defendant was organized upon the principle of equality and mutuality among its members, and it must have been fairly within the contemplation of the parties that changes of membership might necessitate changes of rates in order to preserve that equality. * * * Each member of the Society is an insurer as well as an assured. * * * The argument that the amount of the assessment was as fixed and unalterable as the amount of benefit to be paid, entirely overlooks the purpose and character of the defendant and the dual relation of its members.

"There being no contract in the commercial sense but a mutual promise of every member to pay the certificate of every other member, there can be no vested right in any provision of the contract, either expressed or implied, that is not subject to and controlled by the duty of the member to pay the cost of his own insurance, for under no construction of a mutual contract can he demand more than he is willing to give. Each member participates in the business results and as there are profits or losses, so is his insurance affected in its cost to him. * * * He cannot throw his brothers overboard under the guise of contract and vested right. He must share his life belt with all. * * *

"If we are to make any one consideration paramount over another, it must necessarily be the object of the Society. When that is considered it cannot be said that any one member or any number of members who have joined the Society upon a misconception of the ability of the members to meet their mutual obligations by the assessments agreed upon can disassociate his certificate or contract and insist that the object of the fraternity or Society is to pay him in full without reference to his fellow members. The Society being mutual and every member being subject to the same burdens and entitled to the same privileges, it follows that the Society cannot be sustained unless the Supreme Representative body is granted authority to do that which will bring the greatest good to the greatest number, or it being possible in the light of present experiences to do that which will reasonably insure the payment of all certificates, the agreement made by the member when accepting his certificate to abide by all the Laws, Rules and Regulations of the Society that may have been or that might thereafter be passed, binds him to observe such legislation as is calculated to insure a rate sufficiently adequate to pay the cost of his own insurance.

"Mutuality is its controlling feature. It is obvious, therefore, that for a benefit bestowed on one member, there must be a corresponding burden imposed on the other members collectively and that a proper adjustment of the benefits to the burdens is essential to its existence as a mutual organization. The Constitution is the fundamental compact between the members, and usually, as in the present instance, outlines the plan for the distribution of the benefits and adjustment of the burdens among them. Unerring foresight is not the gift of any man or body of men, and experience alone can demonstrate whether the plan authorized by a constitution is the best, or even practicable. The welfare of the Association, if not its existence, may demand a change in the Constitution, and a readjustment of the relations between the benefits and the burdens. The Association is a self-governing body, and it is for its members to determine when such change is required or advisable. * * *

"It may sometimes happen that the interests of one individual, or of a few individuals, may be impaired, but it is the right, and indeed it is the duty of the Society to protect the interest of the many rather than of the few. Persons who become members of such Societies must take notice of this, and one person cannot, therefore, demand that the welfare

of the Society and the interests of the many be sacrificed for his sole benefit. * * * We would say that there can be no vested right in any contract so long as a duty to the other contracting parties rests upon the one asserting it and his duty is unperformed. * * * There is no vested right to a continuation of a plan of insurance, which experience might demonstrate, would result disastrously to the company and its members. * * *

"Respondent has no right to insist that the Society shall carry his certificate at a loss because of the form of the By-laws at the time he took out his certificate. His position is not tenable, for no member of a mutual Insurance Society has a right to insist that it continue to do business upon an unsound basis for his individual benefit. * * * It will not be asserted that respondent did not assent to a representative form of government. It is provided for in the same way as the rates are fixed by a By-law. The representative body has spoken for him. Its act is his act and is binding upon him. * * *

"Neither are we prepared to hold that the increased rate is a violation of respondent's contract. Under his certificate as written the Society might levy any number of assessments. He agreed, in consideration of the promise of his fellow members to pay his beneficiary \$1,000 at death, to pay all assessments necessary to meet death losses. * * *

"This is the first time the question raised by this appeal has come before our court. Because of its importance and the far-reaching effect of our decision, we have endeavored to make it plain that a member of a Beneficiary Society having a democratic or representative form of government has no right under a certificate providing for a change of By-laws, as does the certificate held by respondent, that can be called vested, except a right to insist that the face or amount to become due under his contract shall not be lessened or impaired; that the object, plan, spirit, and purpose of such a Society is written into its certificate; that the true meaning of the promise to obey its Rules and Regulations and such changes and amendments as thereafter may be made, is that the Society may from time to time correct its mistakes, or take such steps as may be necessary to keep its promises, and further where it appears to be necessary it is a recognition of a duty resting upon the Society so to do; that a member has a vested interest only in the object of the Society, and in turn impliedly agrees, notwithstanding the state of the By-laws at the time of joining, that the Society may so legislate that its certificates, whether matured by death or time, will be worth their face; that the accomplishment of this purpose is a mere detail and so long as all members similarly situated are treated alike and no member is called upon to pay more than the cost of his certificate, as may be determined by the mortuary and experience tables recognized by the laws of this State, there can be no just cause for complaint on the part of anyone. * * *

The Letter "E"

Some one has advanced the opinion that the letter "e" is the most unfortunate character in the English alphabet, because it is always out of cash, forever in debt, never out of danger, and in hell all the time.

But we call his attention to the fact that "e" is never in war and always in peace. It is the beginning of existence, the commencement of ease and the end of trouble. Without it there would be no meat, no life, and no heaven. It is the center of honesty, makes love perfect, and without it there would be no editors, preachers, writers, nor news.

OVER \$1,400,000,000 have been paid to widows and orphans of deceased members in all parts of the United States in forty-three years.

One life out of every nine is liable to rejection for insurance; therefore, when you have protection, don't let go.

New Braunfels, Texas

(By Dr. H. V. BEARDSLEY)

Texas; Grand, glorious, old Texas! Stretching from the Red River on the North, to the Rio Grande River on the South, and sloping from the foot hills of the Rockies to the alluvial shores of the Gulf of Mexico! Land of rolling prairies and wooded hill-slope, of rocky hills and roaring rivers; land of "magnificent distances," of honored history, and splendid achievements! May your shadow never grow less, nor your broad domain ever be rent in twain!

To the wayfarer in Texas, nothing is more noticeable than the grand scale upon which everything is constructed. Her broad borders, long rivers, endless forests, boundless plains, inexhaustible resources, big crops, big counties, big herds, big men and women, big possibilities, big aspirations, are a constant source of wonder.

Expecting to find a land of cow-boys, cactus and coyotes, he is amazed at her immense factories, mines, commerce, flourishing fields, cultured homes, and advanced civilization. He grows weary of this very monotony of goodness and greatness, and longs for some exceptional spot where he may rest and think it all over.

It is the object of this article to direct your attention to a spot in this great State of Texas where "Pluck, Persistence, and Perseverance" have prevailed. There is no desire to depreciate the rest of the State in thus designating this Garden Spot, but only to emphasize what the three "P's" may do in almost any locality. The spot we wish to call to your attention is in the southwestern part of Texas, to be more exact, in Comel County. Near the southeastern border of this comparatively small county, on the banks of the beautiful Comel River, sleeps, yet thrives, the dear little German city of New Braunfels, more beautiful, peaceful, and picturesque than Goldsmith's "Sweet Auburn, loveliest village of the plains."

It nestles modestly at the foot of a great range of hills that circle about it on the north and west and wander off in undulating series, enclosing here and there, peaceful little valleys tenanted by thrifty, contented German farmers.

Away to the southeast stretches the rolling blackland prairie, dotted thickly by the cozy, comfortable homes of these same industrious Germans. Among these picturesque hills and on these fertile prairies dwells the most unique community to be found in the whole State of Texas, interesting in history, heroic endeavor, and ideal prosperity.

Here, where the rollicking hills slope off and spread out upon the boundless plains in one unbroken dream of loveliness, the wayfarer will discover a little colony of honest Teutons, not unlike the tiny Basque country perched far above the Andalusian olive groves amid the peaks of the Pyrenees, where they look out upon the wild Bay of Biscay, in Spain, and not yet Spanish. As those mysterious Basques have survived all mutations of time from the days when the roving Phoenicians came thither for silver, through invasion of Roman and conquest of Saracen, down to the last reigning scion of the House of Bourbon; so these sturdy sons of Germany have persistently preserved their identity through all the advancing ranges of American civilization. Patriotically American in political sentiment, they are yet as thoroughly German in manners, customs, and ideals as if still dwelling by the vine-clad banks of the Rhine.

In 1840 there was organized in Germany a Society known as "The League of Nobility." Twenty Noblemen headed by Prince Solms of Braunfels, cousin to Queen Victoria, of England, secured a considerable tract of land in what was then the Republic of Texas undoubtedly with the intention of establishing a German buffer State in Free America. To this end many German families were induced to emigrate to this Arcadia, and as many as five thousand were landed at Carlshaven November 23, 1844, only to find that such a buffer State could not be established in America. About 1500 of these Germans decided to seek homes in the interior of the Republic and then began the terrible march from Carlshaven to the banks of the Comel and Gaudelupe Rivers, where as above stated they founded the German Colony of New Braunfels. The hardships these people endured are equalled only by those of the Puritans, but "Pluck, Persistence, and Perseverance" won, and today the descendants of these people are the most happy, contented, and prosperous people in Texas.

The City of New Braunfels is decidedly German and we find among the leading business and professional men direct descendants of those Nobles who had ambitions to establish a "Little Germany" in Texas. The City itself contains about 5000 people and is a veritable "Spotless Town". These people are as nearly independent as is possible for any community to be. They raise, produce and manufacture almost everything necessary for their use. The Landa Industries are the pride of the citizens of New Braunfels, and well

they may be proud of such an industry. This Company alone owns 5000 acres of the finest land in Texas. Irrigated farms, cattle corrals, fruit, orchards, etc. The Manufacturing plant consists of an up-to-date flour-mill, capacity 300,000 barrels a year, a cotton oil mill, one of the largest in the State, elevator, capacity 100,000 bushels, ice plant, electric light and water plants, furnishing the finest water in Texas to citizens of New Braunfels, and electricity at prices comparing with those of Cleveland, Ohio. The power to run all of the machinery is furnished by Dame Nature that so abundantly supplies the water to run the great turbin wheels that furnish thousands of horsepower energy. Mr. Landa has not neglected the pleasures of life in his busy career, but has furnished for the use of the citizens of New Braunfels and their friends one of the most beautiful natural parks that it has ever been the writer's pleasure to visit. In addition to what nature has done for this ideal park Mr. Landa has spared no expense in beautifying and making more attractive this splendid place, and it seems to be a pleasure to him to have his neighbors and friends visit this park and enjoy with him a few hours of surcease from the business cares.

The Excuse That Endures

The *Fraternal News* claims that the greatest problem every deputy has to meet today is that the prospect says he can't afford life insurance and hasn't the money to pay for it. This same old time-honored, weather-beaten excuse has been hurled at life insurance men since they wrote their first application, dressed for the occasion, quite as frequently in good times as in bad, always for the same reasons—to stand off the deputy and gain time for parley. Never be offended by this attitude. Expect it. It is human nature.

Think a minute. If a man tries to sell you something, isn't it your first inclination, as a rule, to put up your guard and be on the defensive? But if he persists, if he is a good salesman, if he interests you, if he shows

a thought in the newspaper, are of the very greatest value at this particular moment; a comparison of the shattered security values of today on the bourses of the world as against the unimpaired integrity of a life insurance policy that reaches its fullest and greatest value when other things are at their lowest ebb and death is at the door, making its demand.

The Last Word

A little girl traveling in a sleeping-car with her parents greatly objected to being put in an upper berth. She was assured that papa, mama and God would watch over her. She was settled in the berth at last and the passengers were quiet for the night, when a small voice piped:

"Mama!"

"Yes, dear."

"You there?"

"Yes, I'm here. Now go to sleep."

"Papa, you there?"

"Yes, I'm here. Go to sleep like a good girl."

This continued at intervals for some time, until a fellow-passenger lost patience and called:

"We're all here! Your father and mother and brothers and sisters and uncles and aunts and first cousins. All here. Now go to sleep!"

There was a brief pause after this explosion. Then the tiny voice piped up again, but very softly:

"Mama!"

"Well?"

"Was that God?"—Exchange.

THE rich man needs insurance to protect his estate. The poor man needs insurance to protect his loved ones; the poorer he is the greater the need for insurance. The young man without means, having only his brains and good health as his guarantee of success in life, has no right to ask a girl to marry him without making effective provision for her insurance against his death or misfortune. It is the duty of every man contemplating matrimony to carry life insurance, with each advance in position and compensation he should add to his insurance, the married man's life insurance (if he be insurable) should be sufficient so that in the event of his death his wife and children will be assured a living and some luxuries.

Fellow Fraternalist

When a man becomes a certificate holder in a fraternal organization he is bound by fraternal ties with the other members, and because he is a certificate holder, he is welcomed by other members, whether at home or far away, and he can rely on getting the advice or information necessary to him, just because he is a fellow fraternalist, a fellow certificate holder. If he is sick he is not neglected, or if circumstances place him in a position of distress or want he is looked after and cared for. He has many privileges that others do not have, and he is not a lonesome integral proposition, but one of the units that make up the whole of the fraternity with which he is associated.

On the Wrong Side

Young Jack was talking to the new visitor soon after her arrival. He eyed her critically for a few moments, then looked up and said:

"So you're my grandmother, are you?"

"Yes, dear. On your father's side," remarked the old lady, smiling.

"Well, you're on the wrong side in this house; you'll find that out."

MEET trouble like a man and cheerfully endure what you cannot cure.



J. GEORGE BRAUN, LOUISVILLE, KY.

J. George Braun, whose picture appears above, is one of Louisville's prominent business men, being the senior member of the firm of J. G. Braun & Co., wholesale grocers and coffee merchants. He has been the Chief of Jehovah Court No. 4 for several years, and represented the State of Kentucky at our last Supreme Meeting. He has five sons and one daughter who are members of the Tribe of Ben-Hur.

To know Brother Braun, as he is known by his many friends, is a pleasure, because all who are acquainted with him, agree in saying that his connection with our Order as Chief of Jehovah Court has endeared him to all of its members, and his earnest honest efforts in its behalf deserve the hearty and cordial support so cheerfully given him by all the members, which is the most potent reason for the continued success and growth of Jehovah Court No. 4.

It has been said some men do good by creating libraries, there are others who do great good by endowing schools; there are still others who let the sun set on no day which has not received from their hand some humble act of charity, which, though unheeded by the world, has yet made some one happier, some home brighter. Such a man is the subject of this sketch.

One could write many pages in describing the beauties and advantages in business ways of this wonderful little City but time and space will not permit. The writer sincerely wishes that all who read these lines might be permitted to visit this "Little Germany" and enjoy as he has enjoyed what "Pluck, Persistence, and Perseverance" assisted by Nature have done for these people.

The writer is indebted to Harry Landa, Dr. Willie, Mr. Halstead, Dr. Wright, and P. F. Sussdorf for many courtesies extended to him and for the historic facts in this article. Should any of the readers of this article wish to know more about this particular locality they can obtain this information by writing to P. S. Sussdorf, New Braunfels, Texas. For some unknown reason the history of this people is not found in any volume printed, but seems to have been handed down as tradition from family to family, and the facts seem very authentic, so those who take the trouble to read this article may know that what they read is true.

Our watchword: Now altogether in unity for 20,000 new members in 1915.

you that he is selling something you really need, something you can use to better advantage in your household, something that will in the long run save you money, you take notice, and if he interests you sufficiently you'll find a way to make the purchase, you'll find the money, notwithstanding your first assertion that you didn't need it, didn't want it, couldn't afford it, and didn't have the funds.

And so it is in selling life insurance. Of course he doesn't want it. At least, how can he know that he does want it? That is for you to show him. And this you can do in a hundred ways, few of which can be put on paper, but every salesman has them on his tongue tip, a thought connected with local issues in the home town, the death of a neighbor, the failure of a firm, a birth, a wedding,



Published monthly by the Supreme Tribe of Ben-Hur, Crawfordsville, Indiana

Office of
THE SUPREME TRIBE OF BEN-HUR
Crawfordsville, Indiana

GILBERT HOWELL, Editor
Crawfordsville, Indiana

Subscription Price, 25 Cents Per Year

Address all communications to THE CHARIOT
Crawfordsville, Indiana

Entered as second class matter, December 10, 1912, at the post office at Crawfordsville, Indiana, under the Act of August 24, 1912.



JULY, 1915

*The thing that makes the rough way glad,
And turns to hope the heart that's sad,
And when we sigh can make us sing,
Is "Kindness"—Queen of Everything.*
—M. E. Sheahan.

Our watchword: Now altogether in unity for 20,000 new members in 1915.

A RETENTIVE memory may be a good thing, but to be able to forget is the true token of greatness.

BENEFIT your friends that they may love you still more dearly; benefit your enemies that they may become your friends.

NOTE the challenge which appears on page six, given by Tennessee and Arkansas. We shall hope some of our States will not let this challenge go unheeded.

"BLESSED are they who have the gift of making friends, for it is one of God's best gifts. It involves many things, but, above all, it is the power of going out of one's self and seeing and appreciating whatever is noble and loving in another."

SUNDAY, June 13, Brother W. H. Owen, Supreme Organizer, delivered the Memorial Address for Roman Court No. 98 at Sioux City, Iowa. His address was the feature of the Memorial exercises held by that Court. A large crowd was present and it was a very beautiful and impressive service.

"DEATH is the great argument for immortality. We cannot believe that the living, loving soul has ceased to be. To appear for a little time and then vanish away, is the outward biography of all men, a circle of smoke that breaks, a bubble on the stream that bursts, a spark put out by a breath."

THE CHARIOT is in receipt of resolutions from Booster Court No. 47, of Bartlesville, Oklahoma, upon the death of Sister Charlotte Mowery, but limited space will not permit their publication in full. The Editor joins with the readers of THE CHARIOT in extending sympathy to the family and friends of the deceased sister.

THE Winona Assembly and School at Winona Lake, Indiana, have issued their quarterly, making it a program number of the Twenty-first Season. The Assembly opens July 6, and closes August 19, and is perhaps one of the most interesting and best programs ever arranged by that popular vacation place. The Gates at Winona opens June 24, and the attractions are of the highest character. Those desiring to attend should procure a copy of the program from V. M. Hatfield, Winona Lake, Ind.

One life out of every nine is liable to rejection for insurance; therefore, when you have protection, don't let go.

WANTED. — District Deputies for good exclusive territory in the State of Washington. Liberal contracts will be given to right parties, reference required. Call or address E. L. Hibberly, State Manager, 504 Provident Bldg., Tacoma, Washington.

Attention

The Ben-Hur Welfare Committee calls your attention to the date of the Seventh Annual Outing at the Ludlow Lagoon, Saturday, July 17th.

All Courts in Northern Kentucky and Southern Ohio are respectfully invited to be present. Many interesting events will be given to make the day one long to be remembered. Valuable prizes will be awarded. Secure tickets from the Scribe of your Court or from Brother Samuel W. Bell, 519 Main Street, Lincoln Inn Court, Cincinnati, Ohio.

CONTEST CLOSED

The Contest between the States of Indiana and Illinois and Iowa and Missouri has been most successful indeed. In the Contest of Indiana and Illinois the former won by twenty-six members and the result of the contest in these two States has added more than 1300 new beneficial members, Indiana securing 678 and Illinois 652 new beneficial members. The business aggregating almost one million and a quarter dollars. Otwell Court No. 324, of Otwell, Indiana, has added the greatest number of new members of any Court in the State and will therefore receive the Prize Banner. Waukegan Court No. 76, of Waukegan, Illinois, secured the greatest number of new members of any Court in the State of Illinois and will receive the honors of that State.

The Contest between Iowa and Missouri results in a victory for the latter, with 66 members more than Iowa. Missouri securing 265 new beneficial members and Iowa 199 new beneficial members. Carnation Court No. 7, of Kennett Missouri, secured the greatest number of members of any one Court in the State, and will therefore be awarded the Prize Banner. Aldebaran Court No. 12, of Cedar Rapids, Iowa, secured the greatest number of members of any Court in the State of Iowa, in fact Aldebaran Court secured the greatest number of new members of any one Court within the Supreme Jurisdiction, and had the other Courts of Iowa supported Brother W. B. McGinnis as did Aldebaran Court No. 12, Iowa would perhaps have been the victor.

Brother P. O. Bowers, State Manager for Indiana, and Brother P. E. Genoway, State Manager for Missouri, are to be congratulated upon their success in the contest, but each of the Managers reported that their success was due largely to the faithfulness of their field workers and members, and they wish to express their appreciation to each and every member who assisted in winning the victory.

WHEN I think of the flag which those ships carry, the only touch of color about them, the only thing that moves as if it had a settled spirit in it, in their solid structure, it seems to me that I see alternate strips of parchment upon which are written the rights of liberty and justice, and strips of blood spilt to vindicate those rights, and then in the corner a prediction of the blue serene into which every nation may swim which stands for these great things.—President Wilson.

Our Supreme Chief Honored

Thursday, June 17, the following Thirty-Second Degree Masons, W. H. Owen, Supreme Organizer; S. E. Voris, Supreme Keeper of Tribute; C. W. Iliff, Supreme Actuary; W. W. Goltra, P. O. Bowers, Dr. A. P. Fitch and Ed. M. Mason, presented Dr. R. H. Gerard with a very beautiful Scottish Rite ring. The presentation speech was made by Brother W. W. Goltra in the presence of all the employees of the Supreme Office, who had assembled in the Executive Committee Room for the occasion. Dr. Gerard responded very graciously, expressing his appreciation of the gift and especially was he delighted with the spirit which prompted its giving.

AN ANTI-FLY campaign is being waged by all of the Health and Municipal organizations everywhere, and they are being assisted by the commercial interests of the country. The Woman's Clubs, Bankers' Associations and all other organizations for the betterment of mankind are vitally interested in this movement and it should receive the earnest support and co-operation of all fraternalists.

THE CHARIOT is being deluged with circulars and proposed press notices and comments from Information Bureaus, Political Organizations, Governmental Institutions, and other sources asking the support and publicity of THE CHARIOT for the development of their varied interests.

If the limited space of THE CHARIOT would permit the Editor does not believe it would be the proper course to present these conflicting interests in the columns of THE CHARIOT, as our readers and members have such different interests and in a measure

M. F. Van Buskirk

Since the last issue of THE CHARIOT the Grim Reaper has again entered our ranks and removed one of the strongest and most noted of our Fraternal leaders, Brother M. F. Van Buskirk, Editor of the *Fraternal Monitor*, whose sudden death occurred at his home in Rochester, New York, Friday, May 28, and was a great shock to his many friends.

There is perhaps no other Fraternalist in America who was so well known and beloved among the Fraternal leaders and members as was Brother Van Buskirk. His advice and counsel was sought by the strongest of our leading Fraternalists and in the most trying times. His judgment was always calm and deliberate, he was ever an advocate of "permanency" in Fraternal protection rather than "expediency," and yet did not endorse revolutionary methods but ever favored conciliatory and educational measures for the betterment of our Fraternal system. To his able pen perhaps more than to any other is due the credit for the wonderful change wrought in the system of Fraternal Protection. His mission was a high and broad one and his efforts were to benefit the system rather than any special plan or Society.

His familiar face and able counsel will indeed be missed at the meetings of our National Fraternal Press Association and the Congress. It will be a distinct loss to his Fraternal friends, who have depended so often upon his advice at the annual meetings. THE CHARIOT would extend the sympathies of our 100,000 members to the bereaved family and friends.

War on Fake Advertisements

"It was only a few years ago that newspapers, with few exceptions, took all the advertising that came their way. Today advertisers and publishers of high class periodicals have united in a warfare upon fraud and misrepresentation. Advertising in recent years has developed into a science, and it has been found that the exploitation of schemes which will not stand investigation does not pay in the end. The best publications refuse advertising about which there is the slightest suspicion. *Leslie's* last year rejected \$50,000 of objectionable advertising copy. An influential daily in New York City has the following index prohibitorium; 'Attacks on character or credit, offenses against good taste, large guaranteed dividends, offers of something for nothing, offers of large salaries, guaranteed cures, diseases of men, matrimonial offers, objectionable patent medicine advertising, immoral books, fortune tellers, clairvoyants, palmists, massage, word contests, prize puzzles.' Every newspaper would do credit to itself by having such a list. Some of the largest advertising offenses are the patent medicine fakes with which many newspapers still load their columns. Similar to the patent medicines fake is the advertised fraud in many newspapers, telling how anyone may easily and quickly, and at slight expense, make any liquor, whisky, or cordial. This advertisement is a fraud on its face, and should be suppressed by the Post Office Department."

THE CHARIOT most heartily endorses the above item taken from *Leslie's Weekly* and believes it gives an important suggestion to our National Fraternal Press Association. Above all other publications, the Fraternal Journals should be careful and accept only such as may properly go into the homes of its readers. THE CHARIOT perhaps may not carry much advertising, but our efforts will be to accept nothing which in any way could be considered questionable, and in future will endeavor to accept only responsible advertisements.

any position taken would conflict with some individual interests, and the official organ of a Fraternal Society should stand for the broadest and highest ideals and not seek to benefit one class to the detriment of another.

DECATUR COURT No. 243, Decatur, Illinois, gave a "Home Coming" for the members Wednesday evening, June 9. A unique invitation sent out to the members was a small sock made from red and yellow cambric, and with it the following:

"This little sock we send to you is not for you to wear,
Please multiply your size by two, and place within with care,
Just twice the number of your own, we hope it is immense,
So if you wear a number ten you owe us twenty cents.
This little gift we ask of you is hardly any trouble,
And if you only have one foot, we'll surely charge you double.
You cannot know how much we need the help that you can give,
Your giving will be blest of God and help our cause to live,
For unto those whose feet are shod and ever swift to run,
On deeds of love and mercy sent the Master says, 'Well Done.'"

Our watchword: Now altogether in unity for 20,000 new members in 1915.

Roll of Honor

The Roll of Honor is made up by States, the Courts being grouped in consecutive order for each State according to the number of Beneficial members in good standing on the 15th day of May, 1915.

New York

1 Star of B'thleh'm 37. Buffalo N. Y. 1638
2 Palestine No. 2, Olean, N. Y. 415
3 Edw. Lauterbach, 84, New York, N. Y. 360
4 Genesee Valley, 18, Rochester N.Y. 267
5 Jefferson No. 24 Watertown, N. Y. 218
6 Olean, No. 43, Olean, N. Y. 147
7 Ithamar No. 1, Auburn, N. Y. 130
8 Balthasar No. 77, Troy, N. Y. 127
8 Arrius, No. 9, Geneva, N. Y. 123
10 Electric City, No. 75, Schenectady, N. Y. 107

Indiana

1 Ben-Hur No. 15, Ft. Wayne, Ind. 1103
2 Balthasar No. 9, Crawfordsville, Ind. 962
3 Crescent City No. 122, Evansville, Ind. 805
4 Simonides No. 1, Crawfordsville, Ind. 749
5 Esther No. 4, Terre Haute, Ind. 643
6 Marion No. 48, Marion, Ind. 580
7 Princeton No. 43, Princeton, Ind. 432
8 Malluch No. 45, Vincennes, Ind. 391
9 Vigo No. 126, Terre Haute, Ind. 377
10 Wabash No. 23, Wabash, Ind. 362
11 Washington, No. 169, Washington, Ind. 347
12 Beech Tree No. 211, South Bend, Ind. 334
13 Huntington No. 68, Huntington, Ind. 330
14 Star No. 277, Indianapolis, Ind. 322
15 Unity No. 350, Indianapolis, Ind. 321
16 Vanderburgh, 127, Evansville, Ind. 311
17 Logansport No. 233, Logansport, Ind. 299
18 Orontes No. 77, Shelbyville, Ind. 290
19 Kokomo No. 33, Kokomo, Ind. 275
20 Kendallville No. 20, Kendallville Ind. 274
21 Oolitic, No. 54, Bedford, Ind. 264
22 South Bend, No. 41, South Bend, Ind. 261
23 Elkhart No. 72, Elkhart, Ind. 254
24 Chariot No. 38, Lafayette, Ind. 249
25 Evening Star, No. 231, Evansville, Ind. 247
26 Germania No. 165, Evansville, Ind. 246
27 Antioch No. 12, Garret, Ind. 245
28 Queen City, No. 153, Marion, Ind. 244
29 Columbia City 92, Columbia City, Ind. 228
30 Maple City No. 125, LaPorte, Ind. 227
31 Isis No. 32, Anderson, Ind. 226
32 Rigel No. 86, Michigan City, Ind. 215
33 Vincennes No. 243, Vincennes, Ind. 207
34 Boonville No. 59, Boonville, Ind. 198
35 Aldebaran No. 16, Peru, Ind. 196
36 Ft. Wayne No. 96, Ft. Wayne, Ind. 196
37 Bismarck No. 134, Terre Haute, Ind. 189
38 Decatur No. 156, Decatur, Ind. 189
39 Harmony No. 304, Logansport, Ind. 188
40 Greencastle No. 102, Greencastle, Ind. 178
41 Evansville No. 10, Evansville, Ind. 177
42 Richmond, No. 42, Richmond Ind. 175
43 Posey No. 105, Mt. Vernon, Ind. 166
44 Corydon, No. 184, Corydon, Ind. 165
45 Castalia No. 13, Muncie, Ind. 160
46 Sandborn No. 67, Sandborn, Ind. 145
47 Owensville, No. 104, Owensville, Ind. 142
48 Jewel No. 334, Michigan City, Ind. 138
49 Faith Court No. 316, Evansville, Ind. 131
50 French Lick No. 200, French Lick, Ind. 128
51 Hartford City, 36, Hartford City, Ind. 126
52 Freelandville No. 91, Freelandville, Ind. 120
53 Frankfort No. 2, Frankfort, Ind. 118
54 Progressive No. 166, Hammond, Ind. 116
55 Grandview, No. 150, Grandview, Ind. 114
56 Rockport No. 135, Rockport, Ind. 105
57 Bethel No. 205, Griffla, Ind. 105
58 Navillus, No. 99, Sullivan, Ind. 104
59 Bluffton, No. 7, Bluffton, Ind. 102
60 Antares, No. 39, Tipton, Ind. 101

Kentucky

1 Kentucky No. 11, Louisville, Ky. 1051
2 Jehovah No. 4, Louisville, Ky. 442
3 Ludlow No. 9, Ludlow, Ky. 342
4 Covington No. 2, Covington, Ky. 209
5 Newport No. 1, Newport, Ky. 206
6 Henderson No. 3, Henderson, Ky. 203
7 Ilderim No. 14, Louisville, Ky. 168
8 Mizpah No. 8, Bellevue, Ky. 120

Ohio

1 Portsmouth No. 109, Portsmouth, O. 912
2 Ilderim, No. 1, Dayton, O. 658
3 Forest City No. 15, Cleveland, O. 513
4 Esther No. 4, Hamilton, O. 442
5 Crockery City No. 111, E. Liv'r'l, O. 373
6 Washington No. 43, Toledo, O. 339
7 Ben-Hur No. 7, Findlay, O. 325
8 Canton No. 57, Canton, O. 308
9 Springfield No. 31, Springfield, O. 286
10 Balthasar No. 3, Cincinnati, O. 261
11 Lew Wallace No. 189, Dayton, O. 250
12 Lincoln No. 23, Lima, O. 244
13 Mars No. 151, Cincinnati, O. 229
14 Aldebaran No. 14, Youngstown, O. 208
15 Toledo No. 34, Toledo, O. 194
16 Eros No. 5, Mt. Vernon, O. 191
17 Butler No. 99, Hamilton, O. 179
18 Bellefontaine No. 12, Bellefontaine, O. 169
19 Alpha No. 51, Newark, O. 165
20 Ithamar No. 8, Marion, O. 165
21 Liberty No. 70, Cummins ville, O. 160
22 Star of Valley No. 113, Wellsville, O. 130
23 Sidney, No. 19, Sidney, O. 129
24 Cincinnati No. 56, Cincinnati, O. 120
25 Iris, No. 20, Tippecanoe City, O. 118
26 Riverside No. 49, Shelby, O. 113
27 Putnam, No. 62, Columbus Grove, O. 113
28 Victory No. 176, Cincinnati, O. 111
29 Piqua, No. 18, Piqua, O. 106

Nebraska

1 Capitol City No. 23 Lincoln, Neb. 740
2 Lincoln No. 118, Lincoln, Neb. 367
3 Mecca No. 13, Omaha, Neb. 367
4 Harmony No. 28, Ord, Neb. 175
5 Arrius No. 32, Scotia, Neb. 151
6 York No. 61, York, Neb. 142
7 North Nebraska No. 9, Norfolk, Neb. 134
9 Esther No. 21, David City, Neb. 126
8 Omaha No. 110, Omaha, Neb. 125
10 Fullerton No. 6, Fullerton, Neb. 118
11 Osceola No. 39, Osceola, Neb. 116

Illinois

1 Triumph No. 17, Decatur, Ill. 688
2 Ithamar No. 1, Danville, Ill. 568
3 Centralia No. 153, Centralia, Ill. 442
4 Caledonia No. 59, Urbana, Ill. 441
5 Valhalla No. 63, Chicago, Ill. 395
6 E. St. Louis No. 136, E. St. Louis, Ill. 351
7 Mira No. 97, Mt. Carmel, Ill. 306
8 Damascus No. 41, Springfield, Ill. 305
9 Friendship No. 61, Chicago, Ill. 303
10 Balthasar No. 2, Champaign, Ill. 285
11 Lawrenceville, 86, Lawrenceville, Ill. 275
12 Galesburg No. 50, Galesburg, Ill. 273
13 Superior No. 372, South Chicago, Ill. 272
14 J. C. Hale No. 149, Mattoon, Ill. 251
15 Fox River No. 508, Aurora, Ill. 246
16 Waukegan No. 76, Waukegan, Ill. 236
17 Miriam No. 11, Kensington, Ill. 231
18 Metropolis No. 181, Metropolis, Ill. 229
19 Harrisburg No. 116, Harrisburg, Ill. 223
20 Granite No. 144, Granite City, Ill. 209
21 Danville No. 474, Danville, Ill. 207
22 Guiding Star No. 271, Springfield Ill. 203
23 Mizpah No. 7, Rockford, Ill. 200
24 Pullman No. 42, Pullman, Ill. 195
25 Olney No. 12, Olney, Ill. 195
26 Grayville No. 28, Grayville, Ill. 194
27 Mt. Vernon No. 115, Mt. Vernon, Ill. 177
28 Linne No. 262, Rockford, Ill. 176
29 Garfield No. 64, Chicago, Ill. 166
30 Melchior No. 27, Charleston, Ill. 165
31 Auburn No. 49, Auburn Park, Ill. 156
32 Egyptian No. 56, Carmi, Ill. 155
33 Paris No. 4, Paris, Ill. 155
34 Litchfield No. 169, Litchfield, Ill. 151
35 Chicago No. 15, Chicago, Ill. 151
36 Fairfield No. 101 Fairfield, Ill. 151
37 Columbia No. 74, Chicago, Ill. 150
38 St. Clair No. 250, E. St. Louis, Ill. 147
39 West Salem No. 31, W. Salem, Ill. 145
40 Kewanee No. 258, Kewanee, Ill. 136
41 Kankakee No. 91, Kankakee, Ill. 136
42 Robinson No. 48, Robinson, Ill. 134
43 Voduary No. 333, Chicago, Ill. 133
44 Decatur No. 243, Decatur, Ill. 119
45 Chicago No. 66, South Chicago Ill. 115
46 F. L. Riegr No. 281, Chicago, Ill. 115
47 Cairo No. 171, Cairo, Ill. 113
48 Clay No. 108, Flora, Ill. 111
49 Jacksonville, 215, Jacksonville, Ill. 110
50 St. Joseph No. 3, St. Joseph, Ill. 110
51 Mt. Carmel No. 453, Mt. Carmel, Ill. 110
52 Germania No. 82, Chicago, Ill. 107
53 Vlastimel No. 186, Chicago, Ill. 106
54 Madison No. 200, Madison, Ill. 105
55 Quincy No. 20, Quincy, Ill. 101
56 Effingham No. 36, Effingham, Ill. 100

Iowa

1 Aldebaran No. 12, Cedar Rapids, Ia. 616
2 Melchior No. 3, Waterloo, Ia. 499
3 Tirzah No. 3, Mason City, Iowa 466
4 Roman No. 98, Sioux City, Ia. 260
5 Cedar Rapids, No. 65, Cedar Rapids, Ia. 236
6 Jewel No. 2, Council Bluffs, Ia. 235
7 Ben-Hur No. 15, Oskaloosa, Ia. 173
8 Banner No. 29, Sioux City, Ia. 160
9 Unity No. 54, Marshalltown, Ia. 156
10 Clinton No. 28, Clinton, Ia. 148
11 Star, No. 41, Creston, Ia. 118

Missouri

1 Carnation No. 7, Kennett, Mo. 553
2 Century No. 26, St. Louis, Mo. 349
3 Morehouse No. 10, Morehouse, Mo. 224
4 Sikeston No. 9, Sikeston, Mo. 217
5 Independence No. 159, Dexter, Mo. 201
6 Simonides No. 61, St. Louis, Mo. 153
8 Golden Rod No. 22, St. Joseph, Mo. 134
7 Sedalia No. 39, Sedalia, Mo. 133
9 Poplar Bluff No. 65, Poplar Bluff, Mo. 106
10 Victory, No. 74, Kansas City, Mo. 105

Pennsylvania

1 Keystone No. 1, Bradford, Pa. 473
2 Pioneer No. 42, Scranton, Pa. 375
3 Lew Wallace No. 17, Meadville, Pa. 319
4 Arrius No. 4, Braddock, Pa. 248
5 New Kensington, 11, N. Kensington, Pa. 244
6 Harmony No. 43, Sharon, Pa. 239
7 Rigel, No. 9, Newcastlle, Penn. 219
8 Trevelyne No. 12, Jeannette, Pa. 207
9 Sharon No. 13, Sharon, Pa. 106

Tennessee

1 Usona No. 36, Memphis, Tenn. 396
2 Jere Baxter No. 12, Nashville, Tenn. 152
3 Ben-Hur No. 1, Knoxville, Tenn. 145

Texas

1 Lone Star No. 1, Ft. Worth, Tex. 310
2 Simonides No. 11, Marshall, Tex. 226
3 Greenville No. 39, Greenville, Tex. 192
4 Tirzah No. 10, Dallas, Tex. 172
5 Ithamar No. 3, Cleburne, Tex. 158
6 Arrius No. 68, Wichita Falls, Tex. 162
7 Ben-Hur No. 5, Houston, Tex. 120
8 Emory No. 96, Emory, Texas 116
9 Denison No. 94, Denison, Tex. 106

Michigan

1 Eros No. 27, Saginaw, Mich. 303
2 Queen No. 43, Battle Creek, Mich. 191
3 Kalamazoo, No. 4, Kalamazoo, Mich. 183
4 Cadillac No. 44, Detroit, Mich. 178
5 Ilderim No. 9, Jackson, Mich. 156
6 Ben-Hur No. 1, Flint, Mich. 154
7 Fort No. 130, Detroit, Mich. 141
8 Mars No. 31, Bay City, Mich. 121
9 State No. 150, Detroit, Mich. 109
10 Amrah, No. 54, Muskegon, Mich. 107

Washington

1 Tacoma No. 2, Tacoma, Wash. 289
2 Oriental No. 6, Seattle, Wash. 159
3 Ben-Hur No. 3, Bellingham, Wash. 120
4 Purity, No. 13, Buckley, Wash. 106

W. Virginia

1 Parkersburg No. 1, Parkersburg, W. Va. 276
2 Gerard No. 19, Parkersburg, W. Va. 102

District of Columbia

1 Washington No. 1, Washington, D. C. 244

Oklahoma

1 Oklahoma No. 1, Oklahoma City, Okla. 240

Alabama

1 Birmingham No. 1, Birmingham, Ala. 235

California

1 Simonides No. 4, Los Angeles, Cal. 229
2 Live Oak No. 32, Oakland, Cal. 131
3 Los Angeles, No. 19, Los Angeles, Cal. 102
4 Mizpah No. 1, San Francisco, Cal. 100

Arkansas

1 Esther No. 3, Jonesboro, Ark. 229
2 Egyptian No. 4, Paragould, Ark. 220
3 Century No. 10, Wynne, Ark. 119

Kansas

1 Junction City No. 2, Junction City, Kan. 223
2 Pittsburg No. 29, Pittsburg, Kan. 111

Oregon

1 Ben-Hur No. 9, Portland, Ore. 169

New Jersey

1 Progress No. 6, Paterson, N. J. 152

Wisconsin

1 Atlas No. 23, Milwaukee, Wis. 148

Louisiana

1 Star of Bethlehem No. 6, New Orleans 145
2 LaFayette No. 1, LaFayette, La. 109
3 Evangeline No. 10, Patterson, La. 108

Maryland

1 Highland, No. 3, Highlandtown, Md. 142
2 Maryland No. 1, Baltimore, Md. 131

Virginia

1 Staunton No. 3, Staunton, Va. 130
2 Roanoke No. 4, Roanoke, Va. 123

SOME people are always grumbling that roses have thorns, but we should be thankful that thorns have roses.

Price List

Of supplies and paraphernalia furnished by the Supreme Tribe of Ben-Hur, Crawfordsville, Ind.:

Badges, members, per dozen... \$3.00
Badges, officers, per set of ten.. 3.00
Ballots, per dozen..... .10
Ballot boxes, each..... 1.00
Gavels, each..... .25
Keeper of Tribute, cash book, each .75
Laws, rules and regulations, each .10
Ode books, each..... .10
Receipt books, individual, each.. .04
Rituals, New Form, Leather Bound, each 1.50
Scribe's Cash Book, No. 100.... .75
Scribe's Cash Book, No. 250.... 1.00
Scribe's cash book, leather bound, each 8.00
Scribe's order book on Keeper of Tribute, each15
Scribe's order book on Keeper of Tribute, per doz. 1.50
Scribe's record book, each..... 1.00
Scribe's receipt book, each..... .10
Scribe's receipt book, per dozen. 1.00
Scribe's receipts, with name and number of Court, per thousand 2.00
Seals, each 2.50
Transfer cards, each..... .25
500 letter heads for Scribe.... 2.00
1,000 letter heads for Scribe.... 3.50
500 envelopes, 6 3/4, for Scribe. 2.00
1,000 envelopes, 6 3/4, for Scribe. 3.50
Seven Pointed Star Pin, Rolled Gold, No. 331..... 1.00
Star with cross and chain, rolled gold, No. 329..... 1.25
Star with cross and chain, solid gold, No. 330..... 2.00
Electro button or pin, No. 300... .35
Rolled gold button or pin, No. 301 .50
Solid gold button or pin, No. 302 1.00

PLEASE TAKE NOTICE.

All orders for supplies must be accompanied by remittances for the full amount. JNO. C. SNYDER, Sup. Scribe.

The Fraternal Spirit

Very much is being said in reference to the Fraternal Societies of this country. The wonderful growth in membership, the thousands of widows and orphans who have been protected and saved from a life of want and misery, and many other good and noble achievements that are open to the people of the whole world. But one of the strongest features which has helped to make Fraternalism what it is today is very little known to the outside world and is not heralded forth from the house tops, and yet this one feature is the chief corner stone in the fraternal building. It is the "Fraternal Spirit."

San Francisco, Cal.—We wish to extend an invitation to all members of the Tribe of Ben-Hur who attend the Panama Exposition to visit Mizpah Court No. 1. Our meetings are the first and third Tuesday evenings of the month, at Friendship Hall, K. of P. Castle, corner Valencia and McCoppin Streets.

W. H. WOODALL, Chief,
3242 Twenty-third St.,
Phone Valencia 4292.
E. H. LEHNING, Scribe,
2050 Union St.
Phone West 6824.

TRIBE OF BEN-HUR REMINDER

Monthly Payments and Extra Assessment No. 20

To all Members, Tribe Ben-Hur:

The regular monthly payment on your Beneficial Certificate for the month of July, 1915, together with Extra Assessment No. 20 for each and every Class A certificate is now due, and must be paid to the Scribe of your Court on or before the 25th day of this month.

The members of Class A whose certificates were issued before January 1, 1903, may have this Extra Assessment No. 20 paid out of their apportionment of the Emergency or Reserve Fund, but all Class A members whose certificates are dated between January 1, 1903, and June 30, 1908, and numbered from No. 94383 to No. 199999 will be required to pay this Extra Assessment in cash, as their apportionment of the Emergency or Reserve Fund has been applied to the payment of the Extra Assessments heretofore called.

Your failure to pay the Extra Assessments when due to be paid in cash, as well as your monthly payment, will forfeit your membership, and you will stand suspended without notice as provided by the General Laws of the Order.

The Scribes of each local Court have been provided with a list of the names of the Class A members who are required to pay these and all future Extra Assessments in cash, and these lists must be preserved for the future use of the Scribe.

Extra Assessment No. 21 for each and every Class A certificate will be due and must be paid to the Scribe of your Court on or before the 25th day of August, 1915, together with the regular monthly payment due for that month.

The members of Class A whose certificates were issued before January 1, 1902, may have said Extra Assessment No. 21 paid out of their apportionment of the Emergency or Reserve Fund, but all Class A members whose certificates are dated between January 1, 1902, and June 30, 1908, and numbered from No. 77260 to No. 199999 will be required to pay this Extra Assessment IN CASH, as their apportionment of the Emergency or Reserve Fund has been applied to the payment of the Extra Assessments heretofore called.

Fraternally in T. B. H.,
JNO. C. SNYDER,
Supreme Scribe.
July 1, 1915.
Crawfordsville, Indiana.



The American Flag

Flag of the brave thy folds shall fly,
The sign of hope and triumph high!
When speaks the signal-trumpet tone,
And the long line comes gleaming on,
Ere yet the life blood, warm and wet,
Has dimmed the glistening bayonet,
Each soldier's eye shall brightly turn
To where the sky-born glories burn,
And, as his springing steps advance,
Catch war and vengeance from the glance.

Flag of the seas! on ocean wave
Thy stars shall glitter o'er the brave;
When death, careering on the gale,
Sweeps darkly round the bellied sail,
And frightened waves rush wildly back
Before the broadside's reeling rack,
Each dying wanderer of the sea
Shall look at once to heaven and thee,
And smile to see thy splendors fly
In triumph o'er his closing eye.

—Joseph Rodman Drake.

NEWS FROM THE COURTS

Tennessee

MEMPHIS, TENN., June 12, 1915.—We have noted with much interest, the contests between the states of Indiana and Illinois, and Missouri and Iowa; also mention made of the probable starting of a contest between the States of Tennessee and Arkansas. We respectfully submit—as our membership and field forces are so closely held in bonds of sincerest friendship as to make such a contest out of the question.

However, knowing as we do that we have the two best states in the Supreme Jurisdiction, the best membership, the most loyal and hard working members, the best field force (taking into consideration the length of time our Order has been in business in these states), and regardless of the many more years of experience of the Brothers in charge of the first named States, the larger number of Courts and members, as well as greater field force; we are ready to enter any kind of contest that may be arranged, and will back our membership and field forces against those of any two other states in the entire Supreme Jurisdiction (Indiana and Illinois excepted at this time); contest to open July 1st and to close September 30th, 1915.

We except Indiana and Illinois, at this time, in view of the great depression in all branches of business in our States, and further because of the much greater membership, number of Courts and field men that Brothers Bowers and McGinnis have back of them. However, we are looking for a decided improvement in business condition, commencing about October 1st, and believe we will at that time be able to challenge Indiana and Illinois for the last three months of the year.

We are ready to start contest July 1st, and will agree that the terms and rules of contest shall be named by the Editor of THE CHARIOT. We are expecting to bring the National Prize Banner to this section at the close of 1915. Any two states doubting this, and wishing to enter the contest, are requested to let us know at once.

In issuing the above challenge, we wish it understood that we are not depending upon our own abilities, but backing—in every way—our firm and absolute belief in our membership and their loyalty to Ben-Hur and especially to our Courts in this section. With sincere sympathy to those who may care to contest our claims, we remain,

Fraternally in T. B. H.,
A. L. SAULMON,
State Manager for Tennessee;
A. S. BRADSHAW,
State Manager for Arkansas.

Ohio

CINCINNATI, OHIO.—Good and loyal members of the Tribe of Ben-Hur! Again, the Ben-Hur Welfare Committee, calls your attention to the date of the Seventh Annual Outing at the Ludlow Lagoon, Saturday, July 17.

This notice is especially given for the information of all Courts of Northern Kentucky and Southern Ohio, but the invitation is extended to all members and their friends, far and near.

Sisters and Brothers, we need your help in the distribution of tickets to those who will attend. We want to promote sociability, bring together old friends, and make new ones. We want to impress upon the members holding regular Lagoon passes, to use only the Ben-Hur Welfare Committee tickets, as each ticket taken in at the gate will swell our fund toward the steamboat excursion, planned at a later date, when our fund will

be sufficient to engage the services of the Island Queen.

Valuable and beautiful prizes will be awarded winners of athletic contests of strength and agility.

To provoke laughter and good humor there will be a boys' water melon or blackberry pie eating contest, for which a suitable prize will be given. A number of the Supreme Officers will be present.

Apply to the Scribe of your respective Court for tickets of admission, or to Brother Samuel W. Bell, President of the Ben-Hur Welfare Committee, 519 Main Street, Lincoln Inn Court. E. R. B.

HAMILTON, OHIO.—On the evening of April 27, Butler Court No. 99 celebrated the Fifteenth Anniversary of their organization. Meeting was called to order promptly at 7:30 and the regular routine of business completed. We were pleased to receive and accept several applications for membership. After the close of the meeting the following program was enjoyed:

Welcome Address.....Chief I. H. Harding
Opening Address.....Mayor Hinkle
Piano Solo.....Mr. Walter Lehman
Address.....Rev. Arriek
Reading.....Miss Fern Zimmerman
Address.....Mr. Chas. Whittaker
Vocal Selection.....Quartette
(Messrs. Blackburn, Fischer, Weislogle and Kaefert)

Address.....Rev. C. R. Sine
Reading.....Sister Imogene Thompson
Piano Solo.....Mr. Walter Lehman
Address.....Mr. F. F. Theiss, D. S. C.
Selection.....Quartette
Piano Solo.....Mr. Walter Lehman
Reading by the Scribe of a letter sent to us from Brother and Sister Thos. McDonald of Appleton, Wis. Sister McDonald having been our Scribe for a number of years this was received with great pleasure.

Closing Address.....Chief I. H. Harding
In a few well chosen words Brother Harding presented Sister Stella McDonald with a beautiful Lavallier, a present from the Court in appreciation of the service she has always so willingly rendered to Butler Court. Sister and Brother McDonald are soon to leave us to go into a far northern home and the best wishes of all go with them.

At the close of this very interesting program a tempting lunch was served to the largest and best crowd Butler Court has had assembled in a number of years. The midnight bells had tapped before the lights were all out and the "Goodnights" had been said; every one having had an enjoyable and instructive evening's entertainment.

We are proud in having secured one of Hamilton's foremost piano players and a quartette of the finest voices in our City, who will assist in making our sessions pleasant and successful. Our speakers were each and every one the very best in his or her own peculiar way.

COMMITTEE.

Michigan

SAGINAW, MICH.—At a well attended meeting Friday evening, June 4, of Eros Court No. 27, at the Foresters' Temple, a class of five was initiated. Beside the ceremonial work in connection with the initiation, considerable business was transacted. Clarence L. Hay was elected judge to fill a vacancy.

Plans were discussed in reference to a special meeting July 2, when the Court will observe the Tenth Anniversary of Deputy W. H. Borrowman's connection with the Court. During this time Mr. Borrowman has accomplished splendid work and has placed and maintained Eros Court among the first and most active Ben-Hur Courts in Michigan.

A four months' campaign is being conducted by the Courts of the State during May, June, July, and August, and Eros Court is taking part in this campaign and promises to make as good a showing as any in Michigan. The state convention this year will be held in Detroit, August 30, and 31. A large attendance is expected. REPORTER.

DETROIT, MICH.—The various Courts in this City, working through the Central Committee, and various sub-committees, are making great preparations for the Michigan State Congress, which will be held in Detroit on Monday and Tuesday, August 30, and 31, at the Hall of our genial friend and Brother, W. J. Gensteh, 1274 Gratiot Avenue. The tentative arrangements (which may be changed slightly) include, in addition to the business sessions, a trip around the city in special cars; an elaborate banquet; a large class initiation and a dance. Our Detroit members are trying to make this the most successful congress ever held in this State, both in a social and a business way. All members of the Order are invited to attend whether they are delegates or not. REPORTER.

KALAMAZOO, MICH.—Esther Court No. 147 was instituted in our City on Thursday night, May 27, with a charter membership of about 40, practically all of whom were present. Our Court is composed of a most excellent class of people, who are most enthusiastic over our Society, and indications are that our Court will grow at a most rapid rate.

Brother A. M. Phinney, District Organizer, and his assistant, Mrs. Laura Sies, are to be

congratuated upon both the quantity and the quality of our membership and we trust that they will continue their work with us for many months in the future.

CORRESPONDENT.

BOYNE CITY, MICH.—Amy Court No. 151 was instituted in our City on June 14, with a charter membership of 59. This Court was started by Sister Amy Aiken, whom we all learned to love and our members were much saddened by the unexpected death on June 11, of Sister Aiken, and for that reason our Court was named in her memory. Brother Aiken has agreed to continue the work and we are hoping that he will be as successful as was his wife. M. W. Voris, State Manager, was present to institute the Court and he agreed to have the degree team from the Court at Charlevoix visit us on June 30, and confer the full degree work. REPORTER.

Nebraska

ORD, NEB.—Tuesday evening, June 8, Harmony Court No. 28 held a Box Social, which was a success, both socially and financially; over 150 members and guests gathered at the Bohemian Hall, and listened to the following program:

Music—"I Didn't Raise My Boy to Be a Soldier"; "My Cooney Melody"...Orchestra
Reading—"Where do You Go from Here?"...Chas. Watson
Vocal Solo—"He Was a Prince"...Frank Nay
Encore—"Absent"...Miss Ella Bond
Piano Solo—"Il Trovatore"...Miss Ella Bond
Music—"Stick to Your Mother, Mary"...Orchestra

Reading—"The Social Pariah"...Ralph Norman
Vocal Solo—"An Irish Lullaby"...Mrs. Gladys Conway
Violin Solo—"The Soul of the Night"...Horace Travis

Reading—"The Last Hymn"...Miss Ella Bond
Address—State Manager.....J. J. Cassidy
Piano Solo—"The Coming of Spring"...Miss Ruth Milford

Reading—"The Country Grocer"; encore, "She Cut Out Slang"...Horace Nay
Address—District Deputy.....Henry Gates
Melophone Solo—"Short and Sweet"; "Tipperary"...Glen Auble
Two applications were secured, and three more the next day, and still the good work goes on. We expect a large class for initiation June 22.

The Scribe, in behalf of Harmony Court No. 28, presented Brother Henry Gates with a Past Chief's Jewel, as a token of the esteem and appreciation we have for him, as a Brother, and true, sincere worker for the upbuilding of the Order; he is entitled to wear the badge, having been honored with the office of Past Chief by the members of Silent Court No. 144 when it was organized at North Loup. A goodly number of the members of Silent Court were with us, among them their Chief, Ada Springer, and Scribe, Ella Swan.

REPORTER.

FAIRBURY, NEB.—Court No. 136 gave a very interesting entertainment Friday evening, May 14. There were 175 or more in attendance. The program was ably conducted by Sister Mable Rybolt, Chairman of the Program Committee, as follows:

Piano Duet....Glenna Martin, Florence Cade
Reading.....Marie Luceman
Piano Selection.....Hazel Morford
Drama in Four Acts—"Uncle Jack, or Testing Hearts"

Cast of Characters
Chas. Montgomery.....Raymond H. Barnes
Jack Fenton.....Harry Steel
Constable Stubbs.....Otto Lade
Mrs. Montgomery.....Alma Critchlow
Martha Blake.....Vera McIntire
Martha Blake's Children.....Glenna Martin and Florence Cade

Widow McGill.....Jennie Stimson
Nancy Mahoney.....Sophronia Stimson
Messenger.....Elmer Martin

The following committee, viz., Sisters Rybolt, Baker, Martin and Kirkman, served delicious refreshments after the conclusion of the program. During the evening our district manager, Jeanette Brown, secured several applications. We are working to be on the Roll of Honor, and we are having initiations every meeting night. CORRESPONDENT.

Iowa

WATERLOO, IOWA.—Tuesday evening, June 8, the members of Melchior Court No. 8, and our District Manager, Brother I. H. McCarty, gave a big banquet and ball in Soash Hall, at which time, 250 members were present and participated in the festivities of the evening. From 6 p. m. to 6:45 p. m. a reception was given to the members and new candidates and the sumptuous banquet was served at 7 o'clock. The hall was beautifully decorated with the colors of the Order and wild flowers, our loyal member, Brother Sherwood, donated several dozen of beautiful cut roses.

Following the banquet a number of addresses were delivered. District Manager, Brother I. H. McCarty, was toast master, which position he filled with unusual ability. First on the program was the address by our Chief of Melchior Court, Attorney E. F. Feely, who spoke on the duties of new members. Brother Feely made quite a strong impression on the new candidates and his address was indeed a splendid one. The next speaker was the Honorable J. C. Murtagh, who by his pleasing manner and eloquent oratory, held his audience spellbound for thirty

minutes. Brother Murtagh, who is one of Waterloo's most popular attorneys, is a wide-awake fraternalist and a member of Melchior Court. State Manager, Brother W. B. McGinnis, gave an interesting talk on the history of the Order.

The Supreme Office was represented by our Supreme Organizer, Brother W. H. Owen, who delivered the principal address of the evening. Coming as Brother Owen does, from the Jerusalem of the Order, his message was greatly enjoyed by all present. Brother Owen always has a cordial invitation to attend the meetings of Melchior Court, as he has made many warm friends in this city.

Following the program, a class of fifty candidates was initiated. The Ritualistic work being exemplified by the efficient team of Melchior Court, after which a grand ball was enjoyed. Myers' orchestra furnished music throughout the entire evening.

A committee, consisting of Chief E. F. Feely, Past Chief S. W. Reccord, District Manager I. H. McCarty, I. A. Utter, and State Manager W. B. McGinnis, escorted our Supreme Organizer, Brother W. H. Owen, by automobile, to the Waverly horse races Wednesday, June 9, and a most delightful day was enjoyed. REPORTER.

CEDAR RAPIDS, IOWA.—Tuesday, May 4, Cedar Rapids Court No. 65 gave their "Annual May Festival." Also a fine program. Vocal and instrumental solos, recitations, and selections were rendered. Brother W. B. McGinnis gave us a short talk on the Good of the Order. The Maypole dance was a decided success, and was artistically performed by the dancers. Every one reported a good time. Tuesday, May 18, we will give one of our social affairs, which are largely attended, and on May 25, we expect to initiate a class of fifteen candidates. J. W. JOHNSTON.

Texas

FORT WORTH, TEX.—The children of Hur together with their mothers and grown-up sisters had an enjoyable outing at Forest Park, June 11, which was observed as "Children's Day." Early in the morning a large float, appropriately decorated, loaded with women and children, was drawn through the principal streets of Fort Worth out to the beautiful Forest Park, in the southwest part of the city, where all enjoyed themselves to the utmost.

The athletic events of the day were: Married women's race, which was won by Sister Jenkins; fat women's race, which was won by Sister Burns; children's race, which was won by Lydia Graves.

After the races were over an elegant lunch was served and the rest of the day was given over to unalloyed fun. Lone Star Court No. 1 is taking on new life and great things may be expected of it in the near future. The new deputy is taking hold in earnest and is getting acquainted with the members and preparing for an aggressive campaign for new members. REPORTER.

Missouri

CARDWELL, MO.—Tuesday evening, June 1, the following program was rendered at the Crystal Theater by Mizpah Court No. 90, a large crowd being in attendance:

Song—"America".....T. B. H. Choir
Piano Solo.....Miss Tommie Elder
Invocation.....Rev. S. E. Hamilton
Recitation—"Welcome".....Miss Lottie Mickey
Violin Solo—"Over the Waves".....Boyd Kinsey
Song—"Our School Boy Days".....Antioch Quartet

Talk—"What Next".....W. F. Rhew
Instrumental Selection.....Messrs. Anderson and Kiersey

Vocal Duet—"Deeds of Sunshine".....Misses Liggett and Mickey
Reel I (Moving Pictures)—"The Three Hats"
Song—"The Pretty Widow Brown".....T. B. H. Quartet

Reel II—Moving Pictures
Song—"Elaine".....Kitty Wayne Watson and Lela Albright

On Tuesday evening following, our Court initiated a class of twenty-six members. Brothers R. D. McKinnis and Bradberry Kennett were present and helped in the initiatory work. Ice cream and cake were served at the close of the meeting, and a most enjoyable evening was spent.

The large class of candidates was secured by Sister Alma McCay, Local Deputy, assisted by the loyal members of the Court.

A MEMBER.

HANNIBAL, MO.—Fortune certainly does smile on Bluff City Court No. 6. Another rare treat was afforded us and our invited guests, Friday evening, May 18, by Brother Harry D. Michael, who gave his most interesting illustrated lecture on Ben-Hur. Brother Michael held his audience by his natural and easy delivery of this fascinating story and many expressions of delight were heard, alike from visitors and members. Brother P. E. Genoway, our State Manager, amiable and congenial, was our welcome and honored guest on this occasion.

Our Deputy and Chief, Hellen M. Robbins, organized a dramatic club and our young people will give us some very interesting entertainments after each meeting. A drill team is in process of organization and will be captained by our energetic Brother Archey Elder. All work together for the

upbuilding of our society. Peace and prosperity dwell with us. We send kindest wishes to all our brothers and sisters.

REPORTER, COURT No. 6.

TAFT, Mo.—Friendship Court No. 210 met Wednesday night, June 2, and after the regular order of business, the members of the Entertainment Committee gave a “peanut social,” which produced so much fun that our Chief, Brother Morrow, appointed a committee for a “surprise social” for our next meeting. The prize for guessing “How many peanuts are there in a five-cent package” went to Judge J. D. Stout. The gentleman’s prize for carrying the most peanuts around the hall on a knife blade was awarded to our Guide, E. L. Lockwood. The ladies’ prize went to Sister Stella Hower. After the contest closed the members were served a lunch consisting of sandwiches, pickles, and cake. Arrangements are now being made for a public installation of officers, on the third Wednesday night in July. We extend a cordial invitation to all to come and get an insight of the work of Ben-Hur.

A MEMBER.

FREDERICKTOWN, Mo.—Tuesday evening, May 18, it was the pleasure of the writer to attend the meeting of Bluff City Court No. 6, at Hannibal, in company with Brother Harry D. Michael, Supreme Lecturer, and listen to his illustrated lecture on “Ben-Hur”, and it was well received by every one present. Wednesday evening, May 19, we visited Palm Court No. 60, at Festus, and though it rained and weather conditions were unfavorable a fine crowd was present and every body was well pleased with Brother Michael’s lecture.

Thursday evening, May 20, Castalia Court No. 118 of DeSoto was visited by our Supreme Lecturer, and though the weather was still inclement we had a good attendance, and all were delighted with the lecture. Friday evening, May 21, we visited Antioch Court No. 62 at Cape Girardeau, and Brother Michael again delivered his lecture to a large and enthusiastic audience. Many complimentary remarks were heard after the entertainment.

STATE MANAGER.

Washington

TACOMA, WASH.—The first official observance of Children’s Day was a success and of interest to the members. Sisters Keating, Edwards, and Stockham were the committee in charge of the general arrangements and looked after the welfare of the little ones not accompanied by their parents. Members of the Order and their children numbering about 100 met at Point Defiance Park and enjoyed a picnic dinner. Tables arranged under the mighty fir trees of the park, above the beach of the salt waters of Puget Sound, with a splendid view of Mount Tacoma 75 miles distant, was most enjoyable.

Dinner over, a short program was rendered, including songs and recitations by the children. An interesting talk to the children by Mayor A. V. Faucett, who with his wife are members of Tacoma Court No. 2, was greatly enjoyed by the little ones. Minnie B. Hiberly gave the children a story of the Book Ben-Hur written by Gen. Lew Wallace, Sister Sabra Carter entertained with readings and E. L. Hiberly gave a talk on “Children’s Day.” After the children and grown-ups were photographed, the children were all taken in high power motor boats for a ride on the briny deep.

Sunday, June 13, the Ben-Hur members of Tacoma will observe Memorial Day by meeting at the Mausoleum at 2:30 p. m. with flowers to decorate the final resting places of all deceased members in the city, numbering about 35. The regular Memorial services will be held with the eulogy of each deceased member, after which a Memorial address will be delivered by Brother O. L. Fowler, Pastor of the Congregational Church. The committee in charge will be Brothers Spallsbury, Gloyd and Westlake.

COURT REPORTER.

Kentucky

LOUISVILLE, KY.—Jehovah Court No. 4 held one of the most enthusiastic meetings ever witnessed by the writer, on Thursday evening, May 27, at Liberty Hall. One hundred and seventy-six members were present, twenty-two candidates were initiated, and fifteen applications presented for membership.

Chief, Brother J. Geo. Braun, presided over the meeting. Several visitors from Kentucky Court No. 11 chaperoned by Chief Brother Chas. Mann, also Chief Sister Sue Bolten and Brother Byran, from Ilderim Court No. 14, were present.

Deputy Supreme Chief, Brother B. B. Robertson of Pleasureville Court, Pleasureville, Ky., accompanied by Sisters Lena Robertson, Myrtle Webster, Maria Wright, and Brothers Ebersbaker, Pendleton, and Hugh Holland motored 47 miles to attend this meeting. A great deal of interest and enthusiasm is being manifested among the members of Jehovah Court No. 4 and the message has gone forth that on December 31, 1915, this Court will

show in THE CHARIOT, 500 beneficial members in good standing, and the writer predicts there will be over 500.

Under the Good of the Order, several talks were made by the visitors present, after which the Court closed in due form, and all retired to the banquet hall, where refreshments were served.

STATE MANAGER.

Illinois

DANVILLE, ILL.—Ithamar Court No. 1 held its Memorial Services at the K. of C. Hall Sunday afternoon, June 13, the regular ritualistic service was held, with a number of beautiful musical selections. The most impressive portion of the ceremony was the decorating of the fourteen vacant chairs of the members who have passed on to the Great Beyond during the past year. When the roll was called, members answered for their names with appropriate verses, and the service as a whole was the most impressive service given for some time.

The following program was rendered:

Opening Ode Assembly
Invocation.....Teacher, Mrs. Elizabeth Sheets
Solo—“Oh, Dry Those Tears”.....
.....Miss Grace Van Allen
Dramatic Reading.....Miss Francis Burchitt
Instrumental—Cello and Piano
.....Messrs. Smart and Walter Martin
Reading.....Past Chief, J. B. Salladay
Solo—“In a Little While More”.....
.....Mr. Harmon Easton
Instrumental.....Miss Grace Garrett
Reading.....Judge, Mrs. Lulu Rhodes
Solo—“I Shall See Him Face to Face”.....
.....Mrs. A. Meinke
Roll Call of Deceased Members.....
.....Scribe, Olive C. Boyle
Address—“Fraternalism”.....
.....Thos. A. Graham
Solo—Selected.....Miss Jennie Tuttle
Closing Ode Assembly
Benediction.....Judge I. A. Love

Our members can look forward to a rousing meeting, August 9, when Ithamar Court will entertain all the Courts in Vermillion County, at which time, we will have the Ben-Hur lecture, also a musical and literary program. We can make this meeting a permanent annual affair, where opinions of the Sons and Daughters of Hur can be freely given and will be cordially welcomed. Let us, through this medium, formulate plans for improvement by advancing methods for obtaining the hearty co-operation of the workers. Let us all feel that success and progress is ours. So every member of our beloved Order that has the love of his fellow men at heart, who is not selfish, who delights to see others enjoy the same comforts as he himself enjoys, should take great satisfaction in attending our Court meetings and doing everything he or she can toward helping to make the Tribe of Ben-Hur the most helpful and most beneficent Order in America as it is sure to be if every member will do his duty.

CHIEF.

CHICAGO, ILL.—Belmont Court, No. 80, desires to announce that they have moved to a new hall on account of high rent. The meetings hereafter will be at St. Alphonsus Athenaeum, at Southport Avenue and Oakdale Avenue. Meeting nights will be the second and fourth Wednesday of each month. We want all our members to attend at our next meeting as this will be the first meeting at the new location. THEO. H. RUBLE, Scribe.

Louisiana

PATTERSON, LA.—Evangeline Court No. 10 held a special meeting at the Masonic hall, on Thursday night, May 20, on account of their meeting place being remodeled, and initiated a class of fourteen who were in readiness for initiation. There were 58 members present for the meeting. We had eight visiting members from St. Mary’s Court No. 34, Morgan City, La., and our State Manager, F. X. Meyers, of Lafayette, La., was with us. Our local Medical Examiner, Dr. L. B. Crawford, made a good talk along the lines of Ben-Hur, and its good qualities, his talk was followed by our State Manager, F. X. Meyers. We expect to have a fine class for our next meeting, which will be in our old quarters.

Sunday, June 13, Memorial Services were held in our hall at 10 a. m. A good crowd was present and the following program proved most interesting:

Selection.....Lafayette Concert Band
Opening.....Chief Pierre Gerac
“Nearer, My God, to Thee”.....
.....Lafayette Concert Band
Invocation.....Rev. H. W. Harrison
Vocal Solo.....F. V. Mouton
Recitation.....Past Chief L. F. Stafford
Recitation.....Judge H. V. Mielly
Violin Solo.....Miss Irene Simino
(Accompanist, Miss Rosina Simino)
Recitation.....F. V. Mouton
Eulogy—“Bro. Wade J. Pellerin”.....
.....Dr. G. A. Martin
Closing Ode.....Members and Friends
Selection.....Lafayette Concert Band

CORRESPONDENT.

FRANKLIN, LA.—Teche Court No. 31 is still on the map, our membership has been growing in spite of the hard times prevailing in our midst. All of our old members are holding their own, and are standing by Teche Court. Our District Manager, Fred Mensman, of Patterson, was with us a few days during the week and with the help of the good members he secured a few more good

applicants for membership. We were proud to have Doctor J. F. Davidson, Supreme Medical Examiner, of Crawfordsville, Ind., and State Manager F. X. Meyers, of Lafayette, La., visit our Court. We expect to make Ben-Hur grow in Franklin the same as the Courts in our sister towns have grown.

A LOYAL MEMBER.

MORGAN CITY, LA.—Tuesday evening, May 25, will long be remembered by the members of St. Mary’s Court No. 34, when a Social session was held at their meeting place in the Red Men’s Hall. Each member of St. Mary’s Court invited a friend to attend the Social. The members of Evangeline Court No. 10, at Patterson, La., were invited also. There were 75 present for the occasion, 25 members from Patterson arriving in a gas motor boat chartered for the evening. Refreshments were plentiful, and it was a most enjoyable evening.

The entertainment committee will soon have another good time prepared, for its members. We will have a fine class ready to initiate during the month of June. Our District Manager, Fred Mensman of Patterson, has been very busy for the past two weeks, helping us to secure a good class for initiation, and we have been more than successful in the undertaking.

A MEMBER.

Arkansas

DEWITT, ARK.—It has been demonstrated by experience that the charter members of DeWitt Court No. 72 are a live bunch, although the Court has been organized since January 1, 1915, we will soon be upon the Roll of Honor. We have won the Prizes offered by the Supreme Officers and would be glad to have a chance to win more prizes if the contest is opened again.

The prizes given by the Supreme Tribe of Ben-Hur are strictly first-class and well worth the effort to obtain them. If there are any more prizes offered DeWitt Court No. 72 will be in the fight. You will hear more from us in future issues of THE CHARIOT.

CORRESPONDENT.

New York

ROCHESTER, N. Y.—It is some time since any mention of our Court has been made in THE CHARIOT, and we wish to be classed among the active working Courts. Genesee Valley Court No. 18 was instituted on May 15, 1897, at the office of Brother George Anderson, in the Granite Bldg., by Brother J. W. Davis, of Olean.

Wednesday evening, May 12, the members and friends of Genesee Valley Court celebrated the Eighteenth Anniversary. The function was held in United Hall, which was handsomely decorated with American flags, palms, and ferns, and the tables with cut flowers. The tables were set in the form of a hollow square. Chief Brother Robinson as toastmaster introduced the speakers in his usual happy manner. A brief history of the Court was given by Dr. D. E. Cary. Brother J. D. Robberts, our State Manager, and Brother Edward J. Stone gave very interesting talks. Letters were read from the Supreme Officers expressing their regret in not being able to be present.

After the speaking a short program consisting of vocal solos, reading, and a monologue was rendered, after which a delightful social hour was enjoyed. A large delegation was present from Carnation Court No. 44.

The interest in our membership contest seems to be increasing and it is hoped we shall be able to double the membership of our Court by the Nineteenth Anniversary.

REPORTER.

Indiana

SOUTH BEND, IND.—Sunday, June 13, the members of South Bend Court No. 41 and Beech Tree Court No. 211 observed Memorial Day. The exercises being given at the First Methodist Church. The Rev. Henry L. Davis, Pastor of the church, delivered the principal address. The following is the order of exercises:

Prelude—“Barcarolle” Offenbach
Processional Hymn—No. 158, “Jordan”.....
.....Barnby
Apostles’ Creed.
Prayer—Followed by the Lord’s Prayer.
Anthem—“God in the Thunderstorm”.....
.....Schubert
Reading from the Psalter of the 24th Sunday.
Gloria.
Lesson from the New Testament.
Offertory—Trio, “God Be Merciful”....Parry
Mrs. Coats, Messrs. Logsdon and Coats
Hymn—No. 677.
Benediction.
Postlude in D.....Vincent

The exercises were most interesting and impressive. The church was beautifully and appropriately decorated in the colors of the Order. The committee in charge of decorating the graves of deceased members were Brothers Beach, Scott, and MacCorkle.

REPORTER.

MONTGOMERY, IND.—Little has been heard from our little Court in the past, but some three weeks ago Brother W. L. Denman, District Manager, came to our midst, and after

much discouragement he set about to secure new members for our Court. With the assistance of Brother Frank Sharum and J. J. Smith, thirty-seven new members have been added to our list, and Friday evening, June 18, will long be remembered as a “gala” day for Ben-Hur in Montgomery. An open meeting was held in the afternoon and a musical program was rendered consisting of vocal and instrumental selections. Addresses were made by Brothers Denman and W. N. Steele, Supreme Instructor, explaining the plans and advantages of our Ben-Hur.

At eight p. m. the Court was called to order, with Brother Steele, as Chief, presiding. Several members were present from Court No. 337, Cornettsville. The Degree work being given by the team from that Court, which was done in a very creditable manner, and much praise is due them for their good work. Much interest is being manifested in Ben-Hur in this locality.

We are working hard to place our Court upon the Roll of Honor, and now feel safe in saying it will not be long. Brother Denman has taken up the work in the district of our late Brother, D. A. Peregrine, and no doubt THE CHARIOT will hear good reports of his work from time to time as he is a hustling and congenial worker.

We trust it will be our pleasure to have him with us often. Refreshments were served by the committee in charge at the close of the program.

REPORTER.

The Land We Live In

This is a commercial age. Let us be thankful that it is. Because of it we dress better, eat better, travel better, sleep better, keep better, and are better than any people since the world began.

Your dull business man (so mis-called) has made it possible to send a human voice by telephone from New York to San Francisco; to crystallize the songs of great artists so that we may bring them into our homes and charm away our cares with sweet music; to glide in swift-moving machines through city streets and pleasant country roads; to bathe in hot water at the turn of a faucet; to luxuriate in the genial warmth of steam-heated rooms; to serve on our tables the world’s choicest delicacies.

He has lightened the labors of our housewives with his ingenious utensils, his fireless cookers, his vacuum cleaners, and has safeguarded the common health with his myriad devices for improved sanitation. — *Printer’s Ink.*

What We Get Out of Life

The old world is a land of echoes; the message we call to it comes back to us from every side. In truth we get out of life what we put in it.

“Human kindness and sympathy are more common virtues than many of us seem to suspect, but we come into touch with them only when we have made our lives open to them, when we are looking for them. The matter does not stop here, however, for one of the most effective ways of cultivating these desirable traits in others is to act as if we expected to find them there.”

Learn to laugh. A good laugh is better than medicine. Learn how to tell a story. A well-told story is as welcome as a sunbeam in a sick-room. Learn to keep your troubles to yourself. The world is too busy to care for your ills and sorrows. Learn to stop croaking. If you can not see any good in the world keep the bad to yourself. Learn to hide your pains and aches under a pleasant smile. No one cares whether you have the headache, backache, or rheumatism. Don’t cry. Tears do well enough in novels but are out of place in real life. Learn to meet your friends with a smile. The good-humored man or woman is always welcome.—*Exchange.*

BUYING an auto is like picking a wife—only the auto costs more and does not last so long.—*Gumption.*

FINANCIAL STATEMENT

Benefit and Emergency Funds Tribe Ben-Hur—Report of Supreme Scribe
for the Month Ending June 15, 1915

Balance on hand May 15, 1915, as follows:	
To credit of Class A.....	\$ 682,755.47
To credit of Class B.....	656,808.84
Total.....	\$1,339,564.31
May Receipts:	
Received from Monthly Payments, Class A.....	\$ 39,758.10
Received from Monthly Payments, Class B.....	61,598.29
Received from Interest and Rent, Class A.....	2,143.83
Received from Interest and Rent, Class B.....	2,505.46
Received from Profit on Bonds, Class A.....	155.00
Total Income.....	\$ 106,155.67
Sum.....	\$1,445,719.98
May Disbursements:	
Death and Disability Claims, Class A.....	\$ 67,090.00
Death and Disability Claims, Class B.....	44,624.60
Repairs on Real Estate, Class A.....	23.80
Repairs on Real Estate, Class B.....	25.89
Maintenance of Building, Class B.....	525.23
Total Disbursements.....	\$ 112,289.52
Balance June 15, 1915.....	\$1,333,430.46

Death and Disability Claims Paid in Class A for May, 1915

Thos. J. Falor, Massillon, Ohio.....	\$ 1,000.00
Alice Lawton, Paterson, N. J.....	1,000.00
Daniel B. Johnson, Carlisle, Ind.....	1,300.00
Mathew S. Kelly, St. Louis, Mo.....	1,100.00
Anna A. Britten, Flint, Mich.....	800.00
Mary A. Jones, Sioux City, Iowa.....	800.00
Wm. Eckert, Decatur, Ill.....	1,300.00
Minnie A. LaGrange, Clinton, Iowa.....	700.00
Frank Jordan, Cuba, N. Y.....	2,000.00
Jos. Hollyoake, New Kensington, Pa.....	900.00
De Alembert Bailey, Metropolis, Ill.....	1,200.00
Jemima S. McClain, Columbia City, Ind.....	1,100.00
Nels Lundh, Chicago, Ill.....	1,000.00
Henry C. Fruit (Old Age Disability), Decatur, Ill.....	80.00
Jas. S. Dodd, Cleveland, Ohio.....	2,100.00
Eliz. J. Dilling, St. Joseph, Ill.....	1,400.00
Isabella Young, Council Bluffs, Iowa.....	500.00
Myron H. Shepard, Los Angeles, Cal.....	1,000.00
Arthur Hotaling, Chicago, Ill.....	1,300.00
Rosella J. Howe, Chicago, Ill.....	800.00
Carrie Cashbaugh, Michigan City, Ind.....	1,200.00
Geo. W. Furcron, Wilkinsburg, Pa.....	2,000.00
Wm. W. Bains, Sidney, Ohio.....	1,300.00
Sanders Gunkle, Logansport, Ind.....	1,300.00
Phebe A. Edmonds, Tipton, Ind.....	600.00
Tillie J. Bales, Washington, Ind.....	1,200.00
Jas. T. Dwyer, Springfield, Ohio.....	2,000.00
Carl Peters, Fremont, Neb.....	1,400.00
Mary L. Petersen, Neligh, Neb.....	900.00
Thos. W. Cann (Old Age Disability), Decatur, Ill.....	90.00
Nellie Spencer, Oshkosh, Wis.....	350.00
Lewis C. Kistler (Old Age Disability), Rochester, Ind.....	100.00
Esther W. Stoner (Old Age Disability), Fenton, Mich.....	50.00
Harry Woods, Browns, Ill.....	680.00
Jno. G. Lewis, Rushville, Ind.....	2,200.00
Zachariah M. Wood, Oran, Mo.....	1,000.00
Clarence J. Goodwin, Geneva, N. Y.....	1,800.00
Nicholas Filbeck, Terre Haute, Ind.....	500.00
Bessie B. Gludey, Lansing, Mich.....	1,300.00
Albert C. Oppenheimer, Ludlow, Ky.....	2,200.00
Theodore Musselman, Sioux City, Iowa.....	700.00
Wilbur F. Critchfield, Fullerton, Neb.....	1,000.00
Elva Amoss, Wabash, Ind.....	650.00
Mary MacKenzie, Omaha, Neb.....	750.00
Sarah E. Kauf, Lorain, Ohio.....	1,300.00
Chas. Yager, Chicago, Ill.....	800.00
Salon M. Best, Jamestown, Ind.....	800.00
Wm. Sharrer, New Brighton, Pa.....	1,400.00
Sarah Jones, Springfield, Ill.....	2,500.00
Annie Arlington, Paterson, N. J.....	900.00
Jno. Schott, Terre Haute, Ind.....	1,300.00
Jno. Zoltak, Braddock, Pa.....	900.00
Geo. Wadsworth, Bellevue, Neb.....	1,100.00
Jno. L. Enderle, Evansville, Ind.....	1,900.00
Wm. J. Camron (Old Age Disability), Decatur, Ill.....	140.00
Eliz. R. Floyd, Shelbyville, Ind.....	1,300.00
Eliz. Brom, Chicago, Ill.....	800.00
Wm. P. Hukill, Oakland, Cal.....	1,100.00
Peter M. Vanden Eynden, St. Bernard, Ohio.....	1,600.00
Florence B. Clinton, Lincoln, Neb.....	1,600.00
Sarah E. Sautler, Marion, Ohio.....	600.00
Total.....	\$ 67,090.00

Death and Disability Claims Paid in Class B for May, 1915

Sarah M. Arnold, Cleveland, Ohio.....	\$ 250.00
Sarah B. Sanders, Jackson, Mich.....	450.00
Jno. A. Hill, Ft. Worth, Tex.....	1,000.00
Walter Shirer, Rahway, N. J.....	500.00
Harvey W. Palmer, Joliet, Ill.....	1,500.00
Arthur Ferguson, Evansville, Ind.....	1,000.00
Jos. N. Sibisky, Highlandtown, Md.....	250.00
Jno. E. Hughes, Passaic, N. J.....	1,100.00
Chandler Mitchell (Old Age Disability), Chrisman, Ill.....	715.50
Mary E. Smith (Old Age Disability), Lakeside, Ohio.....	429.30
Stephen W. Chappell (Old Age Disability), Algiers, Ind.....	238.50
Rudolph Zelina, Chicago, Ill.....	1,000.00
Chas. N. McNeill, St. Louis, Mo.....	1,000.00
Gertrude K. Doyle, Sharon, Pa.....	1,000.00
Jas. P. Walters, Fairfield, Ill.....	700.00
Adelbert F. Jenkins, Sioux City, Iowa.....	800.00
Peter E. Fuchs, Evansville, Ind.....	500.00
Ulysses G. Jones, St. Joseph, Ill.....	1,000.00
Jno. H. Gray, Evansville, Ind.....	500.00
Emma Peklenk, Louisville, Ky.....	1,200.00
Anna C. Johnson, Centraal, Ill.....	1,000.00
Goethe Miley, Ottwell, Ind.....	1,000.00
Annie L. Husen, Council Bluffs, Iowa.....	1,000.00
Ettie B. Hetsler, Detroit, Mich.....	850.00
Sarah Rowe, Findlay, Ohio.....	254.28
Martha J. Floey, Lincoln, Neb.....	1,301.53
Harvey E. League, Lincoln, Neb.....	1,000.00
Wm. M. Van Slyke, Kalamazoo, Mich.....	2,000.00
Thos. S. Bush, Memphis, Tenn.....	1,000.00
Sarah A. Lucia, St. Louis, Mo.....	1,600.00
Sallie Thomas Robbins, Cairo, Ill.....	1,200.00
Aral Liggins, Gideon, Mo.....	500.00
Ralph L. Tischer, Champaign, Ill.....	1,470.59
Elisha Austin, Colt, Ark.....	1,000.00
Vina S. J. Brown, Paragould, Ark.....	1,000.00
Catherine R. Wells, Houston, Tex.....	500.00
Jos. S. Murphy, Hoopston, Ill.....	500.00
Annie Strebeck, Cleburne, Tex.....	1,000.00
Asa L. Chandler, Sioux City, Iowa.....	1,000.00
Walter M. Polhamus, Wilkes Barre, Pa.....	250.00
Minnie L. Downing, Columbus Grove, Ohio.....	250.00
Anna E. Young, Parkersburg, W. Va.....	1,000.00
Herbert C. Pape, Cincinnati, Ohio.....	1,000.00
Richard E. Westgate, Omaha, Neb.....	600.00
Eveline L. K. Burg, Toledo, Ohio.....	750.00
Lizzie Thomas, Toronto, Ohio.....	1,200.00
Josephine Raley, Harrisburg, Ill.....	215.50
Jno. Bunchman, Metropolis, Ill.....	1,000.00
Anna C. Keller, Hamilton, Ohio.....	1,000.00
Herman Westerkamp, St. Louis, Mo.....	1,000.00
Julius H. Zeiner, Cincinnati, Ohio.....	1,000.00
Mary J. McCool (Old Age Disability), Boonville, Ind.....	477.00
Selona E. Ferguson (Old Age Disability), Hammond, Ind.....	286.20
Jane Nichol (Old Age Disability), Port Huron, Mich.....	286.20
Total.....	\$ 44,624.60

Total Paid to Beneficiaries Since Organization.....\$13,637,413.62

Fraternally submitted to T. B. H.,

JNO. C. SNYDER, Supreme Scribe.

Report of Supreme Keeper of Tribute, Tribe Ben-Hur, June 15, 1915, Showing
Amount of Benefit and Emergency Funds and How Invested.

Elston National Bank, Crawfordsville, Indiana.....	\$ 96,537.51
First National Bank, Crawfordsville, Indiana.....	5,000.00
Citizens' National Bank, Crawfordsville, Indiana.....	5,000.00
Crawfordsville State Bank, Crawfordsville, Indiana.....	10,000.00
Farmers & Merchants' Trust Co., Crawfordsville, Indiana.....	5,000.00
Crawfordsville Trust Co., Crawfordsville, Indiana.....	5,000.00
Citizens' National Bank, Evansville, Indiana.....	10,000.00
Real Estate (Home Office).....	186,597.63
Real Estate (Adjacent Property).....	23,117.60
Real Estate (Old Home Office).....	15,971.15
First Mortgage Loans on Real Estate.....	236,525.00
Invested in Municipal and County Bonds.....	734,631.57
Cash in Office.....	50.00
Total Assets.....	\$1,333,430.46

Of which there is to the credit of Class A.....\$ 657,698.60
Of which there is to the credit of Class B..... 675,731.86
Total.....\$1,333,430.46

Fraternally submitted to T. B. H.,
S. E. VORIS, Supreme Keeper of Tribute.

Dad Wasn't Thankful

One afternoon little Jessie was permitted to visit a friend of the family and stay for dinner. When the dinner hour came those at the table bowed while the head of the family proceeded to reverently say grace.

Evidently the small visitor was not accustomed to a ceremony of that kind at home, for she looked from one to the other with an expression of wonder.

When grace was finished and the host had begun to help those at the table, the little girl asked, "Why did you do that just now, Mr. Smith?"

"We were thanking the Lord for giving us this bread to eat," kindly replied Mr. Smith, with some surprise. "Doesn't your father give thanks?"

"Oh, no," was the quick rejoinder of Jessie. "We buy our bread at the bake-shop."

Stricter Supervision

Hundreds of so-called fraternal beneficiary societies have sprung into existence during the last few years. Some are only fraternal in name because they are organized and managed as private ventures for the enrichment of a few promoters. Formerly there was indifference on the part of the state as to these societies and there was very little, if any, supervision over their affairs. But the Legislatures of the different states have come to a realization of the necessity for a stricter supervision. Each society makes certain promises which extend over a long period of time. They make contracts whereby they agree to pay a specific sum in consideration of certain assessments. The present value of these assessments, allowing for the average number of deaths each year, must equal the present value of the promise to pay. Thus, if we promise to pay one thousand dollars upon the death of each one of a number of men of different ages, in consideration of a certain assessment to be paid by them, discounting at a certain rate of interest the benefits promised and the assessments to be received, each must equal the other. That is what is meant by a valuation under the laws of the State. If we promise to pay more than we expect to realize from assessments, it is only a question of time before we will come to grief. Our schedule of assessments is based upon the calculations of actuaries in order that we will always be solvent, that is the expected income will always equal the expected disbursements.

As time goes on this exacting supervision will become more strict and exacting, and this solvency must be maintained by efficient service in keeping our membership up, or adding to it. The mortality of all kinds of life insurance organizations is the same, and all must make provision for the future.—Overseer.

TRULY, the fraternal spirit is one of the greatest blessings that make up the world.

Table of Rates

Term Certificates will be issued on approved application at the rates per \$1,000 as given in Table 1, or Whole Life, Death, Accident and Disability certificates will be issued on approved application at the rates per \$1,000 as given in Tables 2 and 3.

Age	Table 1	Table 2	Table 3
18.....	\$0 67.....	\$1 00.....	\$1 05
19.....	68.....	1 02.....	1 07
20.....	69.....	1 04.....	1 09
21.....	70.....	1 07.....	1 12
22.....	71.....	1 09.....	1 15
23.....	72.....	1 12.....	1 18
24.....	73.....	1 15.....	1 22
25.....	76.....	1 19.....	1 26
26.....	78.....	1 22.....	1 30
27.....	80.....	1 26.....	1 34
28.....	82.....	1 30.....	1 38
29.....	83.....	1 34.....	1 43
30.....	85.....	1 39.....	1 48
31.....	87.....	1 44.....	1 53
32.....	89.....	1 49.....	1 58
33.....	91.....	1 54.....	1 64
34.....	94.....	1 59.....	1 70
35.....	97.....	1 64.....	1 77
36.....	1 00.....	1 71.....	1 84
37.....	1 02.....	1 78.....	1 92
38.....	1 04.....	1 84.....	1 99
39.....	1 07.....	1 91.....	2 07
40.....	1 10.....	1 99.....	2 16
41.....	1 13.....	2 07.....	2 25
42.....	1 17.....	2 15.....	2 35
43.....	1 21.....	2 25.....	2 46
44.....	1 24.....	2 35.....	2 57
45.....	1 27.....	2 45.....	2 70
46.....	1 32.....	2 56.....	2 83
47.....	1 37.....	2 67.....	2 96
48.....	1 41.....	2 80.....	3 10
49.....	1 46.....	2 93.....	3 26
50.....	1 51.....	3 06.....	3 42
51.....	1 56.....	3 21.....	3 60
52.....	1 61.....	3 37.....	3 79
53.....	1 66.....	3 54.....	4 00
54.....	1 71.....	3 72.....	4 22
55.....	1 76.....	3 91.....	4 46

†Not admitted after 50 years of age.

Certificates will be issued for \$250, or in additional multiples of \$50 thereafter up to and including \$3,000. In no case will more than \$3,000 be granted on any one life.

A monthly payment, as above, from each member holding a Beneficial Certificate, will be due on the first day of each month, and must be paid to the Scribe of the Court on, or before, the 25th day of each month, without notice.

Members of Class A may voluntarily transfer to Class B in accordance with the Laws, Rules and Regulations without cost or re-examination.

Members of Class B may transfer at attained age without re-examination from Table 1 or 60-year term to the Whole Life (Table 2) or Death and Disability (Table 3) provided such transfer be made five years prior to the expiration of Term Certificate.

RIDER AGENTS WANTED
In each town to ride and exhibit sample 1915 "Ranger" Bicycle. Write for special offer.
We Ship on Approval without a cent deposit, allow 30 DAYS FREE TRIAL, actual riding test, and prepay freight on every bicycle.
LOWEST PRICES on bicycles, tires and sundries. Do not buy until you receive our catalog and learn our unheard of prices and marvelous special offer. Tires, coaster-brake rear wheels, lamps, parts, sundries, half usual prices.
MEAD CYCLE CO., Dept. P-235 CHICAGO, ILL.

TOBACCO HABIT Conquered
Stomach or kidney trouble, hoarseness, headaches, irritability, nervous worry, heart weakness. Avoid blindness! Relieve
FREE
Gain lasting vigor, calm nerves, better memory, clear eyes, superior mental strength. Banish spells of melancholy, avoid collapse. If you chew, dip, sniff or smoke pipe, cigarettes, cigars, get my interesting free book. Just what you have been looking for. Proved worth weight in gold to others: why not you? Overcome nicotine habit, start anew and be genuinely happy. Book mailed free. **EDW. J. WOODS, 943 D. Station E. New York, N. Y.**

You Can Easily Make \$25 to \$50 Per Week
as Chauffeur or Repair Man. SEND TODAY for our FREE illustrated Book regarding our method of up-to-date SIMPLIFIED instruction. Free Models to all students. We assist you to secure position.
"Perfectly simple. You can do it, if I can."
PRACTICAL AUTO SCHOOL 63-65 Beaver St. New York



MONTAMARA FESTO PARADE, TACOMA, WASH.

(AWARDED SECOND CASH PRIZE, JULY FOURTH, 1915)

Manhood

Our country has new need of men today—
Not such alone as bravely may withstand
The shock of battle or with strenuous hand
Open the paths of progress every way.
We give too much to brawn and body; they
Are but the brute which evil may command
No less than good, and so subvert the land
They should support, the state in ruins lay.

Not such alone, but men whose souls are
strong

To hate all evil, and, whate'er betide,
To put all interest of self aside,
To shrink from public as from private wrong,
From fortune reared on trickery and lies,
Deeming too dear the goods, dishonor buys.

—William Aspenwall Bradley.

What of the Ritual?

The Editor was scanning some of the old files of THE CHARIOT and was impressed with the article below, which was written for the National Fraternal Press Association by Brother F. O. Van Galder, who was then the Vice-President of the Association and Editor of the *Modern Woodman*, and was published in the November CHARIOT, 1898.

The suggestions offered in Brother Van Galder's article at that time were most potent and are just as applicable today as seventeen years ago, and for the benefit of our readers, we reproduce the article in full, which is as follows:

"When a building is to be erected, the first essential is an architect to prepare a design congruent with the purpose for which the structure is

to be used. If for a capitol, the architect's design must be on an elaborate scale commensurate with the magnificent edifice. The design must show a noble pile, solid, substantial, symmetrical, majestic, and with suitable ornamentations. If the building is for an art gallery, particular stress will be cautioned that the architecture be correct from the artist's standpoint. If a skilled architect be employed the design will be perfect; the different orders of architecture will not be jumbled into crude angles and defaced with inappropriate ornamentation. If of the Ionic order there will be four volutes, if Composite, the architect will not crowd in nine. After the architect's design is approved, he "works up" his plans and provides specifications even to the most minute detail. When the architect's work is completed and the plans go into the hands of the builders, the building will not be perfected as designed unless the architect's plans and specifications are followed to the very letter.

"In no other way could a magnificent edifice be builded to stand a pleasing testimonial of the architect's skill and indicative of the education

and refinement of those who conceived it.

"If, when the design was given to the contractor, he should say to the architect who had spent months in perfecting them, 'I will tell my workman to add a couple of volutes here; four scrolls are not enough for all that space;' or if on an art gallery design instead of ornamenting with busts of the Masters, he should say: 'A circus clown is more to my taste than Raphael or Bouret, I will add one or two just for variety,' the architect would not listen to him for an instant, and he would know full well that nothing pleasing could come from such mutilation. The unskilled workman could add nothing of beauty to the elaborate design. The architect would insist that his plans and specifications be strictly followed; the contractors do so, and the result is a reality in brick and marble of what the architect had pictured in his mind.

"If after the edifice had braved the elements for years until conditions change, or if any weakness has appeared in the structure, then the old pile may again be placed in the skillful architect's hands to be remodeled

or replaced. Or if, perchance, before the building is completed it should be discovered that the architect had attempted a design he lacked ability to execute, instead of giving the crude plans into the hands of the builders to perfect, a new architect, more skilled than the other, should be employed, for without a correct design upon the trestle board, the temple could not be brought to the full beauty of completion.

"Thus, in comparison, is the ritual of a Society, for the ritual should be the design upon which the Society is organized. For illustration: Suppose a Society has selected an historical character, or incident, from which to elucidate its teachings and exemplify its aims and objects, then its ritual should conform to it, and not only be correct historically, but it should also be true to the spirit of the character or incident in the most minute detail. To have the idea, or design, perfectly exemplified in the ritual, one skilled in the work must be employed. The founder of the Order, like the owner of a building, may have in mind the ritual he wishes, but as very few who would build a stately edifice could furnish

the plans and specifications, so, few who organize a Fraternal Society are competent to put into words ideas suitable for a ritual. If the lesson to be taught by a Society is solemn and impressive, a light, trashy ritual will be sadly out of tone. The first impression of a novitiate comes from the ritual. It is essential, therefore, that the right impression of the Society be conveyed by the adoption ceremony. This will not be accomplished unless the ritual has been perfected on correct lines, or if those into whose hands it has been placed for exemplification fail to follow it. If the ritual does not bring satisfactory results when followed, then the design is wrong. Some one has attempted a design without the ability to elaborate. In this event, do not let the members amend, but employ one skilled in ritual building, and secure perfect plans and specifications.

"First, then, be sure you have a ritual that correctly interprets the teachings of your Society; second, be sure that the local lodge follows the ritual.

"Under no circumstances should the members of a local lodge be permitted to depart in the least from the ritual adopted by the Supreme Legislative body of a Society, all work done, whether wholly or in part, should conform to the ritual. Do not think that the 'clown' is preferable to the 'Old Masters' and attempt to ornament the ritual with a 'side degree.'

"The local lodge that keeps to the ritual and becomes proficient in it builds solidly, substantially, and symmetrically, if officers have their parts committed, teams are proficient in the prescribed 'floor work,' and the entire adoption ceremony is made just as solemn and impressive as the ritual designs, then the full beauty of the teachings of the Society are delineated to the satisfaction, edification and pleasure of the candidate. The impression received of the Society is an exalted one, and he goes forth enthusiastic to recommend it to his friends.

"Do not imagine that the ritual does not provide 'fun' enough, 'horse-play' bars more than it attracts. Every act which offends the dignity and every vulgar word which shocks the ear detracts from the Society which permits their use in its initiation ceremony.

"I would cheerfully pay twenty-five dollars for a certificate in the Society," said a young professional man, "if I could secure it without riding their goat, but from what I have heard, the members of the local lodge have added a side degree to their adoption ceremony, and they cannot 'play horse' with me."

"The ritual of the particular Society he referred to is an excellent one, patriotic in its aims, beautiful in its floor work, and ennobling in its teachings. The young professional man's name on the roster of the lodge would mean many more desirable members, but they, like himself, will not join because they have too much self-respect to endure that which is no part of the ritual, and which should have no place in the lodge room of any Society composed of self-respecting men.

"The thought I would impress with emphasis upon the officers and members of all Fraternal Beneficiary Societies is; First, be sure your ritual is just what it should be; Second, have your 'team' uniformed and made proficient in their work; Third, eliminate all 'horse-play' and side degrees,

do this and the meetings of the local lodge will be better attended, the general impression of the Society will be more complimentary to it, and new members will be the more easily attracted to its ranks."

True Ability

It is a fine thing to have ability, but the ability to discover ability in others is the true test." This is a very applicable truth for the work of our state leaders. Efficient state management means the surrounding of one's self with workers as open-eyed for business as the state leader. It means watching for talent in the individual hive and the encouragement of that talent for work in the field. It means the giving of credit where credit is due, encouragement where encouragement is due, and promotion where promotion is due.

The state leaders who are able to recognize and develop talent in their hive officers and members are efficiently taking care of the Order's work. They are following the successful plan of the world's best business men. They are thrice helping: the worker, the Order and themselves. Many of our district deputies today when asked the secret of their success will say, "the state commander expected good work, and I tried to fulfill her expectations of me." Every day became a better day through the inspiration of her encouragement.

The ability you keep is the ability you give to other people to help them help themselves. In the early days of the Order its foundation was built by recognizing ability in others, and this same plan is still in practical use. Every loyal member has a chance to do valuable work for the Order, and it is for the state commander to appreciate the talents of her members and develop them. In this way she will show ability and results will be secured far beyond what her own two hands could ever possibly accomplish. This fact is proven in every state whose leader is willing to give every member a chance to work out her own success. Our best deputies have been thus discovered and today hold up the hands of their state leaders loyally and faithfully and with an eye single to the glorification of their state record. Ability finds ability and gives it a chance to grow.—*Maccabee Review*.

Is Your Certificate in Force?

If you should die tonight would your loved ones be protected? It makes no difference whether you are a man or woman with a dependent family, or whether you are a young man or woman with no dependents. Whoever you may be, this question is directed to you.

If you have no one dependent upon you, who will look after you in your last sickness? Who will give you a decent burial after your death? Who will pay the doctor, the undertaker and all other creditors? Probably your dear old father or mother, or perhaps a brother or sister. Do you see the point? Do you see the importance of carrying some protection to pay the debts which your sickness and death will incur? Many a father and mother have gone without real necessities of life in order that a boy or girl might be given a decent burial. Just think what a blessing a thousand dollars would be in such a case!

And you, who have families dependent upon you. It is surely not necessary to tell you that it is important that you keep yourself amply protected. Just stop and think for a

few moments what it means to you to keep your family clothed, to provide food, a home, and even just a few luxuries. Then suppose you should be out of employment for six months. What would happen then? Wouldn't you begin to feel uneasy over money matters? Unless you are differently situated than the great majority of people you would wonder how next month's bills would be paid. Suppose you die! Think of it! If you should die, your family would be left alone! They would still have need of food, clothing, and a home. How would they get these things?

While you live, you feel duty bound, and you also grant it a great privilege to provide for your own. Does your responsibility stop with your death? The Scriptures say, "He that provideth not for his own, and especially for those of his own household, is worse than an infidel." That does not say that your responsibility to your family ends when your life goes out. Oh, no. It means that you must provide for your family in every legitimate way while you live, and also that while you live you must make the necessary provision for their comfort after you have been called from them.

Fraternal protection is the medium by which thousands of homes have been saved. It is the medium by which thousands more would be saved if all those who have the opportunity would accept it.

If your certificate has lapsed, make arrangements for its reinstatement without an hour's delay. By the end of the week death may have closed forever your opportunity to protect those dependent on you.—*Ex.*

Mothers!

When was there a generation since boys were born that women did not go to war? Never a bayonet lunged into the breast of a soldier that had not already cooled its hot wrath in the heart of a mother. While the soldier has fought through one battle, the mother has wandered over a score of slaughter fields, looking for his mangled body. He sings and plays the rough games of outdoor men, in camp for a month, and then goes out to fight one skirmish. But every day and night of the thirty the mother has waked through a hundred alarms that never were. She has watched on the lonely picket post. She has paced the sentry beat before his tent. She has prayed beside him while he slept. The throbs of her heart have been the beads of her rosary. If a mother should write her story of the war she would pluck a white hair from her temple and dip the living stylus into the chalice of her tears to write the diary of the days upon her heart.—*Robert J. Burdette*.

Loyalty

Of all the human traits which contribute most to the unity, strength, integrity, and growth, of any organization, Loyalty, perhaps, is entitled to be considered first. Loyalty is devotion to those leaders who originally saw the vision and have wrought out, in struggle, sweat, and work, the primitive structure, and still carry the banners, and lead the march onward up the steep of increasing accomplishment. Loyalty, first, presupposes devotion to one's God. Secondly, to those men, and their ideals, whose works clearly reflect the inspiration of the great Universal Creator. Further, the spirit of Loyalty is very closely allied to that other spirit, Service, which must be the impulse animating the great mass of

humanity in its struggle onward and upward.

Loyalty works both ways—and is equally admirable whether given by the inferior to the superior, or vice versa. No man is so great, or so small a part of any industrial structure, that he can afford to ignore this mandate.

Loyalty brings out, and presses deep in, the fact of individual importance in the work of the world. He who carries the bricks is as vital a necessity in the erection of the building as is he who builds the walls.

The Spirit of Loyalty is as essential in the employer as it is in the employee. It gives the interweaving of mutual justice and that mutual desire and constant watchfulness for each other's personal welfare which results in mutual happiness and prosperity.

Loyalty gives Royalty to Service.

Loyalty "helps the Other Fellow."
—*Ford Times*.

An Excuse as Old as the Cause

The greatest problem every field worker or deputy is up against today is that the prospect says he can't afford life insurance and hasn't the money to pay for it. This same old time-honored, weather-beaten excuse that's been hurled at life insurance men since Adam was a boy comes forward, dressed for the occasion, quite as frequently in good times as in bad, always for the same reasons—to stand off and gain time for parley. Never be offended by this attitude. Expect it. It is human nature. We all do the same.

Think a minute. If a man tries to sell you something, isn't it your first inclination, as a rule, to put up your guard and be on the defensive? But if he persists, if he is a good salesman, if he interests you, if he shows you that he is selling something you really need, something you can use to better advantage in your household, something that will in the long run save you money, you take notice, and if he interests you sufficiently you'll find a way to make the purchase, you'll find the money, notwithstanding your first assertion that you didn't need it, didn't want it, couldn't afford it, and didn't have the funds.

And so it is in selling life insurance. Of course, he doesn't want it. At least, how can he know that he does want it? That is for you to show him. And this you can do in a hundred ways, few of which can be put on paper, but every salesman has them on his tongue tip, a thought connected with local issues in the home town, the death of a neighbor, the failure of a firm, a birth, a wedding, a thought in the newspaper, are of the very greatest value at this particular moment; a comparison of the shattered security values of today on the bourses of the world as against the unimpaired integrity of a life insurance policy that reaches its fullest and greatest value when other things are at their lowest ebb and death is at the door.

Here is a suggestion growing out of the every day experience of our Order: In what other way can a man by putting aside a few dollars each month, just enough to secure his membership and protection, and dying suddenly, leave a thousand dollars to his family?—*Life Bulletin*.

FRATERNALISM means the unification of mankind for the mutual defense of dependent families.

While you are insurable is the time to take membership in Ben-Hur.

The Fate of the Uninsured

It is astonishing the number of people who are uninsured, while in our cities, towns and villages are numbers of fraternal beneficiary societies anxious and willing to take the risks. Men see friends falling around them on every hand, leaving loved ones unprovided for; mothers who have spent their all in educating them to enable them to be a help later on; wives that men have promised to cherish, love and care for; children they have caressed and affectionately fondled—all, all are left to the tender mercy of strangers by him who should have taken care that, for a time at least, the home that was theirs, the roof that covered them while he lived, should still be a shelter to them when he had passed away. If men would only give the matter a few minutes' thoughtful consideration, a benefit certificate would be found among the effects of all.

Not one business man in thirty-three leaves his family anyway near money enough to continue the comforts he has educated them to need and expect.

Men in their graves are there to stay. There is no return from the dead to correct mistakes or to do a little more for the family.—*Ex.*

The Real Losers

When a man joins a fraternal beneficiary society there are always three parties who are directly interested in his membership—the member himself, his wife and children and other beneficiaries, and the society in which he takes membership. Those most vitally interested are his beneficiaries, and they are the ones who suffer most if either the member or the society fails to comply with the terms of the contract of membership. Hence, if the member permits himself to be suspended, thereby breaking his contract with the society, the latter is by no means the sufferer from such suspension, for while it receives no further contributions from him, it at the same time is relieved of the liability to pay his beneficiaries upon his death the amount of his protection. It is his trusting wife, his prattling children, his gray-haired mother, or his affectionate sister, in the vast majority of instances, who are the real sufferers from his failure to keep himself in good standing. The member who contemplates suspension should give earnest consideration to the effect which his suspension will have upon the future lives of those for whose protection he is responsible.—*Ex.*

Our To-day

You get up with a scowl on your face, a weight on your soul. You look out and see no sunshine. Drizzling rain dampens everything. It's soggy underfoot. "Beastly weather," you mutter to yourself. "A bad day to-day," you persistently and pessimistically say to everyone you meet. There is no such thing as a bad day. Good days and bad days exist only in your own head. The weather has nothing to do with it. Each day is what you make it for yourself. Bad weather is only an unfortunate opinion.

Suppose it is raining. You get word that your salary has been doubled or that a forgotten uncle has left you a million dollars. What do you care about the weather then? Or suppose the person you love is dying. Unexpectedly a turn for the better comes. The doctor says your dear one will live. It is a good day, a great day, a happy day. It's what you

think and feel about it that makes each day what it is. You, within yourself, can make each day, every day, a good day. Put down in the note-book of your soul the poet Runeberg's thought: "Each day is a life."

When you get up in the morning throw back your shoulders, take a deep breath. Meet the new day like a man. Say to yourself: Another day—another life! For all we know it may be the only day we'll ever have. Let's make it the best day we can. Let's strive to see that it is a day worth while. Let's move a step forward in our work. Let's do all the good we can. Let's get all the happiness we can—today. Right now is the only time you can control. Yesterday is a record. Tomorrow is a secret. Today is yours, it is mine. The only way to really enjoy life, is to be helpful to others. Try it for the remaining days of this year.

The fraternal idea will hold its place while hearts are hearts in this world of sorrow. The great companies mete out justice from their

To add a little to your lodge funds and at the same time provide something of interest for your meeting. Each member is notified to bring to the next meeting a cloth bag. It can be a laundry bag, a shoe bag, a button bag, a big bag, a little bag, a plain bag or a fancy bag, in fact, any kind of a bag under the sun, but it must be made of pieces that were in the house and not of material purchased for the occasion. Each brings her bag to lodge wrapped in paper. They are all put in a basket, and sold at auction, no one bidding more than ten cents. No package is opened until the bags are sold, then all are opened at the same time and the bags displayed and enjoyed. One never has too many bags and this will prove a pleasant form of amusement besides securing some dimes for your society.

IF ALL the billions of dollars that are being wasted by war could have been distributed where they would have done the most good, through fraternalism, this old world would have been made a veritable Heaven.



CHILDREN'S DAY, TACOMA COURT NO. 2, TACOMA, WASH.

Above we give the illustration where Sister E. L. Hiberly is telling the story of "Ben-Hur" to the Children of Tacoma Court No. 2 in the beautiful grove at Point Defiance Park, and we believe this great forward movement in the observance of "Children's Day" will prove of great benefit to the Society.

halls of onyx and ivory; and those who receive their benefits are grateful. But with the settlement of claims the fraternal societies send forth uncoinable bounties of sympathy and helpfulness.

Within the last fortnight the matter has been brought home to a wife. Dazed by the suddenness of her grief, she had scarcely realized that the arm she leaned upon was removed from her forever, when a representative of a fraternal society was at her door with expressions of friendship and practical offers of immediate financial help. Without waiting for the necessarily slow process of the final settlement of claims, the Order sent a swift messenger to comfort and reassure the stricken family, and then followed, with all possible dispatch, the adjustment of the certificate to the beneficiary.

This is a demonstration of practical brotherhood, and the fraternal societies built on this principle will continue to flourish and grow strong, because they have struck root deep into human needs. And because they have fulfilled the ever present desire for fraternal sympathy.—*Ex.*

Now is the time to take insurance. Tomorrow may be too late. Upon today's decision may depend whether you will be one out of the nine to be rejected.

As it is, however, it will be necessary for the fraternalists of all countries to strive, even more assiduously than ever before, to break down the forces of evil and uplift that which will benefit humanity.

Fraternity Universal

No single force today is more universal than fraternity. It is extending its beneficent influence everywhere. Every city, town, village, hamlet, is coming under its sway.

To be a fraternalist is a mark of honor. It gives one a certain standing among his fellow men that can be obtained in no other way. Fraternalism encourages thrift, protects the home, looks after the unfortunate and the helpless. It stands by the death couch and says to its occupant that it will look after the widow and the orphan, and will see to it that they are given a fair chance in the world when their protector is gone.

Fraternalism has consoled, comforted, relieved millions. It is grandly doing that work today, and will be engaged in it in the years to come. It may at times have its enemies, but that cannot prevail against it.

Selfishness is destroyed by it; envy and hate are dissipated. True fraternity suggests love, helpfulness. It minimizes poverty, it lessens sorrow.

Advantage of Meetings

There are two very important things connected with the meetings of our Courts; one is the interchange of ideas and the other the inspiration received that enables the congregation of persons to go forth with renewed determination to accomplish the desired purpose in view.

It is said that human society may be compared to a heap of embers, which, when placed asunder, can retain neither their light nor heat midst the surrounding elements; but when brought together they mutually give heat and light to each other, the flame breaks forth, and not only defends itself, but subdues everything around it. This is why large numbers congregating together become a power after adjournment of the meeting.

The numerical strength of our Order depends upon the reciprocal benevolent affections of the members, and the most effective way to promote this affection is through the Court meetings. If our members would make a practice of attending the meetings regularly there would be such an interchange of ideas presented that would produce the given result of enlarging the numerical standing of our Society. We hope the non-attendants will make up their minds to be more often found at the regular meetings.—*Ex.*

FRATERNALISM is mighty, but it will not prevail if laid on the shelf of indifference. It must be fired by enthusiasm; then it will blaze its way to the ends of the earth.

Pluck With the "P" Off

A young man I know came up to me the other day with a "hard luck" story.

He had embarked in a business venture and had failed. It was not much of a venture and the amount involved may not seem large to him when he looks at it over his shoulders some years hence, but if you hold a quarter close enough to your eye, it will shut out your entire view of things.

"I've been playing in hard luck ever since I started out three years ago," said this young man to me. "Everything I take hold of seems to go wrong. I don't know what can be the matter."

"Have you counted on hard work for success, or have you taken pretty big chances?" I asked.

"O, I've worked a good deal, but of course, I've taken some chances. Every business man has to do that. 'Nothing ventured, nothing won.'"

After talking half an hour with this fellow, I decided he had set more store by his chances than by the work of his head and hands. He had started out with the foolish notion shared by a good many other young men new to business, that there is such a thing as Luck. In one way there is. But not in the way the average person may think.

Luck is Pluck with the "P" worked off! In my estimation, that's the beginning and the end of it. The only way to remove that first letter is to work it off. It can't be wished off or sold off or bargained off. It's a matter of work.

Every man and woman who has known the satisfaction that comes from honest work well done knows it is a blessing. One of humanity's constant prayers should be "Give us this day our daily work."—*Ford Times.*



Published monthly by the Supreme Tribe of Ben-Hur, Crawfordsville, Indiana

Office of
THE SUPREME TRIBE OF BEN-HUR
Crawfordsville, Indiana

GILBERT HOWELL
Crawfordsville, Indiana EDITOR

Subscription Price, 25 Cents Per Year

Address all communications to THE CHARIOT
Crawfordsville, Indiana

Entered as second class matter, December 10, 1912, at the post office at Crawfordsville, Indiana, under the Act of August 24, 1912.



AUGUST, 1915

"If we would be strong, let us bear in silence, for in silence we not only grow strong, but also test our strength."

Our watchword: Now altogether in unity for 20,000 new members in 1915.

THE WORLD is full of folks who are quick to ascribe an ulterior motive to every generous act.

THE foundation of all honest work is sincerity. One does not have to label his work, it does that itself.

IT'S EASY to double our membership. Just let each member procure one new member this month, and it's done.

IN THE Russian armies there are professional singers paid to lighten the toil of the marching men and encourage them under the pitiless battering of bullets.

FRATERNAL insurance has one great value which cannot always be appreciated. Its value cannot be lessened by borrowing on it. This means that it is a great safeguard to the home in time of danger or loss.

IN THE July issue of THE CHARIOT the front page illustration by error was credited to Portland, Oregon, when it should have been Tacoma, Washington. THE CHARIOT greatly regrets the injustice done and as a partial compensation we give in this issue as our front page illustration the correct view of the Float, used at the Montamara Festo, July 4, at Tacoma, Washington. We are glad to make this correction.

THE Second Annual meeting of the National Fraternal Congress of America, and the various sections thereof, will convene in Minneapolis, Minnesota, Monday, August 23. Our Supreme Chief, Dr. R. H. Gerard, is a member of the Executive Committee, and will prepare a paper to be read before the Congress. The excellent program arranged promises to make the meeting one of the most interesting and helpful ever held by the Congress.

WE TRUST during the vacation month our field workers and members will plan to start a campaign for Ben-Hur commencing September 1, and if those who are interested will write to our Supreme Chief, he will be glad to counsel and assist them in every way possible. Our Supreme Officers are anxious to make the remaining months of the year 1915 as successful as have been the preceding months of the year. These results can be obtained only by the hearty co-operation and united effort of every officer and field worker.

WHEN a man makes it the distinct purpose of his life to struggle not only for his own success, but for the highest and best progress of others, there need be little fear but that he will have the fraternal idea of what the rights of society are.

WHILE great nations had to declare "moratoriums," or periods during which debtors did not have to pay their debts, every fraternal order in the world continued to meet its obligations promptly. Surely there must have been a good reason why they could do so—and there was. *Fraternalism is one of the strongest institutions in all the world, because it has the backing of the minds, hearts and finances of all its members.*

THE GOSPEL of insurance protection should be preached everywhere; there is no better message affecting the temporal welfare of the masses. We need today, almost above all else in this sphere, a more practical education in insurance affairs—in the principles and practice of insurance—not the features of particular companies or societies, but of insurance as a moral and economic factor in the life of our people.—*Ex.*

GEORGE STEVENSON was a man who accomplished very much during his

BEFORE lapsing, remember you are older than when you joined the Order, and that you may have developed some disease which would prohibit your being accepted in any other society. There are many instances where members lapse, fully intending to reinstate, but they put it off and die without a dollar's insurance.

No WORD of criticism should ever be offered against the great system of fraternal protection. It enables the most humble to provide a decent burial when called away by death. Its beneficent influence is felt every day, and the great mass of people are beginning to learn of its value. It does more good to the people than all the savings banks of the country, and the only wonder is that all men, especially with families, have not some Fraternal Protection.

However, it is spreading like the green bay tree, and the time will come when the man who has not some Life Insurance will be a rarity.

MONDAY, July 12, the banner won in the contest between Missouri and Iowa was presented by Dr. J. F. Davidson, our Supreme Medical Examiner, to Carnation Court No. 7, Kennett, Missouri, this Court having made the largest net gain of beneficial mem-

form in which money can be invested for our friends who are left behind at death, and, generally speaking, about the safest that can be made. Of all the assets of estates which come before me in the courts, the insurance policy is the only one that does not shrink. You all know how real estate and personal property, stocks and bonds, and mortgages, shrink in value; how the financial depression has reduced the value of these investments as much as 50 per cent; but, so far as I know, there has never been a case since I have been connected with the courts where an insurance policy which was a part of the assets of an estate has paid less than one hundred cents on the dollar, and this tells us that it is the safest and best provision or investment that can be made for the family. It brings consolation to the sorrowing family and enables them to take fresh hope.

"These things convince me that the insurance policy is a fixture in the institutions of this country. It has come to stay, and it will increase in its power for good with the years, and it is to the credit of the wisdom of the country that this is so."

A Fraud Exposed

THE readers of THE CHARIOT may perhaps recall that for several years, the "Matson's Monthly," published by Mr. Jas. F. Matson, of Indianapolis, has most bitterly attacked the Supreme Tribe of Ben-Hur and its officers, and though he was subject to prosecution for criminal libel, no suit was instituted, the Supreme Officers feeling confident that the vilifying attacks would be accepted with due allowance by our loyal membership.

The following extracts taken from the *Chicago Record Herald* give an account of where Mr. Matson has been trapped:

"Detroit, July 19.—[Special.]—Trapped by detectives today in a local hotel, James F. Matson, publisher of *Matson's Monthly*, an insurance magazine of Indianapolis, was arrested, charged with extorting \$2,500 from Clarence L. Ayres, president of the Northern Assurance Company of Michigan.

"Matson confessed that in return for the alleged blackmail he agreed not to print any more derogatory articles about Ayres in his publication.

"Matson had arranged a meeting with Ayres in Detroit, arriving Sunday. Meanwhile the insurance company head had called on Prosecutor Jasnowski, to whom he told the entire story.

"Shortly after 2 o'clock today Ayres arrived at the hotel and was received by Matson. Detectives crept into the bathroom of an adjoining room and heard all that was said.

"Matson, it is alleged, opened the conversation, and after a few moments' talk Matson said: 'Well, Mr. Ayres, we might as well get down to business. You know I came here to make you a proposition.'

"'Yes, I know,' replied Ayres. 'How much do you want?'

"'I'll take \$2,500,' Matson is said to have replied.

"'I'll give it to you,' said Ayres, 'but I should have a receipt.'

"'No,' it is alleged Matson replied, 'in a matter of this kind you'll have to take my word. But I give you my word of honor that nothing further will be published about you or your brother in my magazine.'

"'Here is your money,' said Ayres in a louder tone, and he counted three \$1,000 bills into Matson's hands. 'You can bring me \$500 change tomorrow to my office.'

"Matson, the police say, turned to thrust the money into the side pocket of his coat. Detective Golden was standing in front of him.

"'Here,' it is asserted Matson said, 'take this money,' and he handed it to Golden. 'I didn't intend to do anything unlawful.'

"*Matson's Monthly* had printed two scurrilous articles about C. L. Ayres and his brother Otis of Big Rapids, Mich."—*Record Herald*.

ANOTHER INTERESTING CONTEST

For the months of July, August, and September, Brother A. S. Bradshaw, State Manager for Arkansas, and Brother A. L. Saulmon, State Manager for Tennessee, have arranged a friendly contest for new beneficial members between their respective States. A personal letter has been sent to each Scribe and worker, urging them to push the work in their respective fields and splendid results are being obtained in each State.

As we go to press with this issue of The Chariot, Arkansas is slightly in the lead, but the workers in Tennessee have reinforced their efforts with new plans and we shall watch results with much interest, and give report of their progress in the next issue of THE CHARIOT.

The terms of the contest and the prizes to be given will be similar to those which controlled in the recent contest between Indiana and Illinois, and between Iowa and Missouri. The banners to be awarded are very beautiful and are appropriate trophies for the victors. They are well worth the effort expended, and we trust the members and workers will rally to the support of the State Managers in each State.

lifetime. The motto which he had adopted and followed is credited with having had much to do with it. This motto was, "Make the best of everything, think the best of everybody, hope the best for yourself." Such a motto means optimism, charity, and ambition—all of these in their highest character and in their fullest manifestation. It is a motto worth copying.

IF EVERYBODY received notice that every life insurance company in existence would forever close its doors to new business at six o'clock this evening; that there never would be another company formed, and that, today is the last opportunity we will ever have to get life insurance: Would not every one make a desperate effort to get his application in before it was too late?

Well, so far as you and I are concerned, this very thing may happen. It is happening every day to some people. Many who could have secured life insurance yesterday find the door forever closed to them today. Oh, no! they received no notice that the door would close so soon; neither had they any assurance that it would not close at any moment without notice.

Life insurance means nothing to us unless we embrace it. So far as it would concern you or me, there might just as well be no companies tomorrow, if they would refuse to insure us. The only safe course is for us to get our protection today.—*Spectator*.

bers during the contest of any Court in the State, and was largely instrumental in securing the honors for the State of Missouri. Dr. Davidson reports the occasion was a most, pleasant one. In company with Brother P. E. Genoway, our State Manager for Missouri, he also visited Hornersville, Senath, Morehouse and Sikeston, and at each place reports good and profitable meetings.

The Lapsation Problem

How to prevent lapsation is one of the greatest problems of fraternal beneficiary societies. Increased activity in growth is always followed by increased suspension. Why is it that members join an order only to lapse their membership? Is it because they are over-persuaded, join out of curiosity, or are in some manner disappointed?

Be sure that your applicants are thoroughly convinced, and that they understand the value of, and desire the protection. See that they are fully informed on the matter of cost. Do not over-persuade those who can not afford the expense, or feel a hesitancy about joining. Aim for permanency.—*Ex.*

Life Insurance

The Judge of the Hamilton County Court, Cincinnati, Ohio, says in the *Court Index*, of that city:

"An insurance policy is the best

Roll of Honor
The Roll of Honor is made up by States, the Courts being grouped in consecutive order for each State according to the number of Beneficial members in good standing on the 15th day of June, 1915.

New York
1 Star of B'thleh'm 37, Buffalo N. Y. 1627
2 Palestine No. 2, Olean, N. Y. 406
3 Edw. Lauterbach, 84, New York, N. Y. 368
4 Genesee Valley, 18, Rochester N. Y. 264
5 Jefferson No. 24, Watertown, N. Y. 217
6 Olean, No. 43, Olean, N. Y. 147
7 Balthasar No. 77, Troy, N. Y. 127
8 Arrius, No. 9, Geneva, N. Y. 122
9 Electric City, No. 75, Schenectady, N. Y. 104

Indiana
1 Ben-Hur No. 15, Ft. Wayne, Ind. 1112
2 Balthasar No. 9, Crawfordsville, Ind. 948
3 Crescent City No. 122, Evansville, Ind. 795
4 Simonides No. 1, Crawfordsville, Ind. 751
5 Esther No. 4, Terre Haute, Ind. 647
6 Marion No. 48, Marion, Ind. 575
7 Princeton No. 43, Princeton, Ind. 429
8 Malluch No. 45, Vincennes, Ind. 392
9 Vigo No. 126, Terre Haute, Ind. 378
10 Wabash No. 23, Wabash, Ind. 358
11 Washington, No. 169, Washington, Ind. 341
12 Unity No. 350, Indianapolis, Ind. 326
13 Star No. 277, Indianapolis, Ind. 321
14 Huntington No. 68, Huntington, Ind. 319
15 Beech Tree No. 211, South Bend, Ind. 316
16 Vanderburgh, 127, Evansville, Ind. 311
17 Logansport No. 233, Logansport, Ind. 308
18 Orontes No. 77, Shelbyville, Ind. 289
19 Kendallville No. 20, Kendallville Ind. 275
20 Kokomo No. 33, Kokomo, Ind. 274
21 South Bend, No. 41, South Bend, Ind. 268
22 Oolitic, No. 54, Bedford, Ind. 255
23 Elkhart No. 72, Elkhart, Ind. 251
24 Charlot No. 38, Lafayette, Ind. 247
25 Evening Star, No. 231, Evansville, Ind. 243
26 Queen City, No. 153, Marion, Ind. 243
27 Antioch No. 12, Garret, Ind. 242
28 Germania No. 165, Evansville, Ind. 240
29 Isis No. 32, Anderson, Ind. 234
30 Columbia City 92, Columbia City, Ind. 232
31 Maple City No. 125, LaPorte, Ind. 223
32 Rigel No. 86, Michigan City, Ind. 218
33 Vincennes No. 243, Vincennes, Ind. 203
34 Aldebaran No. 16, Peru, Ind. 199
35 Boonville No. 59, Boonville, Ind. 198
36 Ft. Wayne No. 96, Ft. Wayne, Ind. 194
37 Decatur No. 156, Decatur, Ind. 189
38 Richmond, No. 42, Richmond Ind. 186
39 Bismarck No. 134, Terre Haute, Ind. 185
40 Harmony No. 304, Logansport, Ind. 184
41 Greencastle No. 102, Greencastle, Ind. 183
42 Evansville No. 10, Evansville, Ind. 177
43 Castalia No. 13, Muncie, Ind. 166
44 Posey No. 105, Mt. Vernon, Ind. 165
45 Corydon, No. 184, Corydon, Ind. 163
46 Sandborn No. 67, Sandborn, Ind. 145
47 Owensville, No. 104, Owensville, Ind. 143
48 Jewel No. 334, Michigan City, Ind. 143
49 Faith Court No. 316, Evansville, Ind. 132
50 French Lick No. 200, French Lick, Ind. 126
51 Hartford City, 36, Hartford City, Ind. 126
52 Frankfort No. 2, Frankfort, Ind. 122
53 Freelandville No. 91, Freelandville, Ind. 120
54 Progressive No. 166, Hammond, Ind. 116
55 Bluffton, No. 7, Bluffton, Ind. 113
56 Grandview, No. 150, Grandview, Ind. 113
57 Rockport No. 135, Rockport, Ind. 105
58 Navillus, No. 99, Sullivan, Ind. 104
59 Bethel No. 205, Griffin, Ind. 102
60 Antares, No. 39, Tipton, Ind. 101
61 Crab Orchard, No. 218, Kleiner, Ind. 100

Kentucky
1 Kentucky No. 11, Louisville, Ky. 1052
2 Jehovah No. 4, Louisville, Ky. 452
3 Ludlow No. 9, Ludlow, Ky. 332
4 Newport No. 1, Newport, Ky. 206
5 Covington No. 2, Covington, Ky. 205
6 Henderson No. 3, Henderson, Ky. 196
7 Ilderim No. 14, Louisville, Ky. 169
8 Mizpah No. 8, Bellevue, Ky. 120

Ohio
1 Portsmouth No. 109, Portsmouth, O. 907
2 Ilderim, No. 1, Dayton, O. 646
3 Forest City No. 15, Cleveland, O. 508
4 Esther No. 4, Hamilton, O. 440
5 Crocker City No. 111, E. Liv'r'l, O. 354
6 Washington No. 43, Toledo, O. 335
7 Ben-Hur No. 7, Findlay, O. 319
8 Canton No. 57, Canton, O. 312
9 Springfield No. 81, Springfield, O. 281
10 Balthasar No. 3, Cincinnati, O. 261
11 Lew Wallace No. 189, Dayton, O. 249
12 Lincoln No. 23, Lima, O. 242
13 Mars No. 151, Cincinnati, O. 216
14 Aldebaran No. 14, Youngstown, O. 202
15 Toledo No. 34, Toledo, O. 134
16 Eros No. 5, Mt. Vernon, O. 189
17 Butler No. 99, Hamilton, O. 179
18 Bellefontaine No. 12, Bellefontaine, O. 168
19 Alpha No. 51, Newark, O. 165
20 Ithamar No. 8, Marion, O. 164
21 Liberty No. 70, Cummins ville, O. 160
22 Star of Valley No. 113, Wellsville, O. 130
23 Sidney, No. 19, Sidney, O. 129
24 Cincinnati No. 56, Cincinnati, O. 117
25 Iris, No. 20, Tippecanoe City, O. 116
26 Riverside No. 49, Shelby, O. 113
27 Putnam, No. 62, Columbus Grove, O. 112
28 Victory No. 176, Cincinnati, O. 110
29 Piqua, No. 18, Piqua, O. 104

Nebraska
1 Capitol City No. 23 Lincoln, Neb. 735
2 Lincoln No. 118, Lincoln, Neb. 369
3 Mecca No. 13, Omaha, Neb. 362
4 Harmony No. 28, Ord, Neb. 174
5 Arrius No. 32, Scotia, Neb. 149
6 York No. 61, York, Neb. 141
7 North Nebraska No. 9, Norfolk, Neb. 132
8 Esther No. 21, David City, Neb. 126
9 Omaha No. 110, Omaha, Neb. 124
10 Fullerton No. 6, Fullerton, Neb. 119
11 Osceola No. 39, Osceola, Neb. 116

Illinois
1 Triumph No. 17, Decatur, Ill. 691
2 Ithamar No. 1, Danville, Ill. 571
3 Centralia No. 153, Centralia, Ill. 442
4 Caledonia No. 69, Urbana, Ill. 438
5 Valhalla No. 63, Chicago, Ill. 388
6 E. St. Louis No. 136, E. St. Louis, Ill. 344
7 Friendship No. 61, Chicago, Ill. 303
8 Mira No. 97, Mt. Carmel, Ill. 302
9 Damascus No. 41, Springfield, Ill. 300
10 Balthasar No. 2, Champaign, Ill. 284
11 Superior No. 372, South Chicago, Ill. 279
12 Lawrenceville, 86, Lawrenceville, Ill. 278
13 Galesburg No. 50, Galesburg, Ill. 275
14 J. C. Hale No. 149, Mattoon, Ill. 251
15 Fox River No. 508, Aurora, Ill. 241
16 Metropolis No. 181, Metropolis, Ill. 231
17 Miriam No. 11, Kensington, Ill. 225
18 Waukegan No. 76, Waukegan, Ill. 221
19 Harrisburg No. 116, Harrisburg, Ill. 217
20 Guiding Star No. 271, Springfield Ill. 211
21 Danville No. 474, Danville, Ill. 209
22 Granite No. 144, Granite City, Ill. 206
23 Olney No. 12, Olney, Ill. 200
24 Mizpah No. 7, Rockford, Ill. 199
25 Pullman No. 42, Pullman, Ill. 193
26 Grayville No. 28, Grayville, Ill. 192
27 Mt. Vernon No. 115, Mt. Vernon, Ill. 176
28 Linne No. 262, Rockford, Ill. 174
29 Garfield No. 64, Chicago, Ill. 167
30 Melchior No. 27, Charleston, Ill. 164
31 Auburn No. 49, Auburn Park, Ill. 156
32 Egyptian No. 56, Carmi, Ill. 155
33 Paris No. 4, Paris, Ill. 151
34 Chicago No. 15, Chicago, Ill. 151
35 Fairfield No. 101, Fairfield, Ill. 151
36 Columbia No. 74, Chicago, Ill. 150
37 Litchfield No. 169, Litchfield, Ill. 148
38 West Salem No. 31, W. Salem, Ill. 146
39 Kankakee No. 91, Kankakee, Ill. 139
40 St. Clair No. 250, E. St. Louis, Ill. 137
41 Kewanee No. 258, Kewanee, Ill. 135
42 Robinson No. 48, Robinson, Ill. 133
43 Voduan No. 333, Chicago, Ill. 133
44 Decatur No. 243, Decatur, Ill. 119
45 Chicago No. 66, South Chicago Ill. 119
46 Clay No. 108, Flora, Ill. 112
47 Cairo No. 171, Cairo, Ill. 111
48 St. Joseph No. 3, St. Joseph, Ill. 111
49 F. L. Riegr No. 281, Chicago, Ill. 110
50 Jacksonville, 215, Jacksonville, Ill. 109
51 Mt. Carmel No. 453, Mt. Carmel, Ill. 108
52 Germania No. 82, Chicago, Ill. 105
53 Madison No. 200, Madison, Ill. 103
54 Harmony, No. 88, Chicago, Ill. 105
55 Vlastimel No. 186, Chicago, Ill. 103
56 Effingham No. 36, Effingham, Ill. 102
57 Quincy No. 20, Quincy, Ill. 100

Iowa
1 Aldebaran No. 12, Cedar Rapids, Ia. 630
2 Melchior No. 3, Waterloo, Ia. 512
3 Tirzah No. 3, Mason City, Iowa 462
4 Roman No. 98, Sioux City, Ia. 257
5 Cedar Rapids, No. 65, Cedar Rapids, Ia. 235
6 Jewel No. 2, Council Bluffs, Ia. 220
7 Ben-Hur No. 15, Oskaloosa, Ia. 174
8 Banner No. 29, Sioux City, Ia. 156
9 Unity No. 54, Marshalltown, Ia. 152
10 Clinton No. 28, Clinton, Ia. 148
11 Star, No. 41, Creston, Ia. 116

Missouri
1 Carnation No. 7, Kennett, Mo. 561
2 Century No. 26, St. Louis, Mo. 332
3 Morehouse No. 10, Morehouse, Mo. 219
4 Sikeston No. 9, Sikeston, Mo. 215
5 Independence No. 159, Dexter, Mo. 197
6 Simonides No. 61, St. Louis, Mo. 156
7 Golden Rod No. 22, St. Joseph, Mo. 134
8 Sedalia No. 39, Sedalia, Mo. 133
9 Victory, No. 74, Kansas City, Mo. 107
10 Poplar Bluff No. 65, Poplar Bluff, Mo. 102

Pennsylvania
1 Keystone No. 1, Bradford, Pa. 454
2 Pioneer No. 42, Scranton, Pa. 368
3 Lew Wallace No. 17, Meadville, Pa. 316
4 Arrius No. 4, Braddock, Pa. 245
5 New Kensington, 11, N. Kensington, Pa. 240
6 Harmony No. 43, Sharon, Pa. 235
7 Rigel, No. 9, Newcastle, Penn. 222
8 Trevelyne No. 12, Jeannette, Pa. 204
9 Sharon No. 13, Sharon, Pa. 108
10 Ben Franklin, 97, Philadelphia, Pa. 100

Tennessee
1 Usona No. 36, Memphis, Tenn. 413
3 Ben-Hur No. 1, Knoxville, Tenn. 170
2 Jere Baxter No. 12, Nashville, Tenn. 152

W. Virginia
1 Parkersburg No. 1, Parkersburg, W. Va. 377

Texas
1 Lone Star No. 1, Ft. Worth, Tex. 310
2 Simonides No. 11, Marshall, Tex. 219
3 Arrius No. 68, Wichita Falls, Tex. 191
4 Greenville No. 39, Greenville, Tex. 185

5 Tirzah No. 10, Dallas, Tex. 161
6 Ithamar No. 3, Cleburne, Tex. 159
7 Ben-Hur No. 5, Houston, Tex. 119
8 Denison No. 94, Denison, Tex. 104

Michigan
1 Eros No. 27, Saginaw, Mich. 303
2 Queen No. 43, Battle Creek, Mich. 204
3 Kalamazoo, No. 4, Kalamazoo, Mich. 183
4 Cadillac No. 44, Detroit, Mich. 177
5 Ben-Hur No. 1, Flint, Mich. 155
6 Ilderim No. 9, Jackson, Mich. 153
7 Fort No. 130, Detroit, Mich. 151
8 Mars No. 31, Bay City, Mich. 118
9 State No. 150, Detroit, Mich. 111
10 Amrah, No. 54, Muskegon, Mich. 107
11 Peerless, No. 100, Lansing, Mich. 102

Washington
1 Tacoma No. 2, Tacoma, Wash. 288
2 Oriental No. 6, Seattle, Wash. 155
3 Ben-Hur No. 3, Bellingham, Wash. 120
4 Purity, No. 13, Buckley, Wash. 101

District of Columbia
1 Washington No. 1, Washington, D. C. 244

Alabama
1 Birmingham No. 1, Birmingham, Ala. 240

California
1 Simonides No. 4, Los Angeles, Cal. 228
2 Live Oak No. 32, Oakland, Cal. 126
3 Los Angeles, No. 19, Los Angeles, Cal. 102

Kansas
1 Junction City No. 2, Junction City, Kan. 222
2 Pittsburg No. 29, Pittsburg, Kan. 117

Oklahoma
1 Oklahoma No. 1, Oklahoma City, Okla. 220

Arkansas
1 Esther No. 3, Jonesboro, Ark. 219
2 Egyptian No. 4, Paragould, Ark. 215
3 Century No. 10, Wynne, Ark. 116

Oregon
1 Ben-Hur No. 9, Portland, Ore. 181

Louisiana
1 Star of Bethlehem No. 6, New Orleans 160
2 LaFayette No. 1, LaFayette, La. 109
3 Evangeline No. 10, Patterson, La. 107

New Jersey
1 Progress No. 6, Paterson, N. J. 151

Wisconsin
1 Atlas No. 23, Milwaukee, Wis. 147

Maryland
1 Highland, No. 3, Highlandtown, Md. 142
2 Maryland No. 1, Baltimore, Md. 131

Virginia
1 Staunton No. 3, Staunton, Va. 130
2 Roanoke No. 4, Roanoke, Va. 121

Our watchword: Now altogether in unity for 20,000 new members in 1915.

Price List
Of supplies and paraphernalia furnished by the Supreme Tribe of Ben-Hur, Crawfordsville, Ind.:

Badges, members, per dozen	3.00
Badges, officers, per set of ten	3.00
Ballots, per dozen	.10
Ballot boxes, each	1.00
Gavels, each	.25
Keeper of Tribute, cash book, each	.75
Laws, rules and regulations, each	.10
Ode books, each	.10
Receipt books, individual, each	.04
Rituals, New Form, Leather Bound, each	1.50
Scribe's Cash Book, No. 100	.75
Scribe's Cash Book, No. 250	1.00
Scribe's cash book, leather bound, each	8.00
Scribe's order book on Keeper of Tribute, each	.15
Scribe's order book on Keeper of Tribute, per doz.	1.50
Scribe's record book, each	1.00
Scribe's receipt book, each	.10
Scribe's receipt book, per dozen	1.00
Scribe's receipts, with name and number of Court, per thousand	2.00
Seals, each	2.50
Transfer cards, each	.25
500 letter heads for Scribe	2.00
1,000 letter heads for Scribe	3.50
500 envelopes, 6 3/4, for Scribe	2.00
1,000 envelopes, 6 3/4, for Scribe	3.50
Seven Pointed Star Pin, Rolled Gold, No. 331	1.00
Star with cross and chain, rolled gold, No. 329	1.25
Star with cross and chain, solid gold, No. 330	2.00
Electro button or pin, No. 300	.35
Rolled gold button or pin, No. 301	.50
Solid gold button or pin, No. 302	1.00

PLEASE TAKE NOTICE.
All orders for supplies must be accompanied by remittances for the full amount. JNO. C. SNYDER, Sup. Scribe.

Everybody in this world has a cross of some kind to bear. It may be one lying unseen in the silence of the heart's profoundest depths; or it may be one that is painfully visible to all. To some God gives but one great cross to bear; on others He showers what seems like a multitude of smaller ones. But, great or small, or one or many, the cross is there, and must be carried.

Some bearers wreath their crosses with the sharp thorns of repining and discontent; others with a soft blossoms of patience and hope. It is largely a matter of choice, resting with the bearer; but it is the revelation of our experience that he finds his cross lightest who has learned—bitter though the lesson be—to smile with others at his own miseries.—*Ex.*

IT WAS the custom in a certain minister's family to have each member repeat a verse from the Bible at the beginning of every meal.

One day the five-year-old son had been naughty, and was put at a little table by himself as a punishment.

When it came time for his verse he said very solemnly: "Thou hast prepared a table for me in the presence of mine enemies."—*Ex.*

TRIBE OF BEN-HUR REMINDER

Monthly Payments and Extra Assessment No. 21

To all Members, Tribe Ben-Hur:

The regular monthly payment on your Beneficial Certificate for the month of August, 1915, together with Extra Assessment No. 21 for each and every Class A certificate is now due, and must be paid to the Scribe of your Court on or before the 25th day of this month.

The members of Class A whose certificates were issued before January 1, 1902, may have this Extra Assessment No. 21 paid out of their apportionment of the Emergency or Reserve Fund, but all Class A members whose certificates are dated between January 1, 1902, and June 30, 1908, and numbered from No. 77260 to No. 199999 will be required to pay this Extra Assessment in cash, as their apportionment of the Emergency or Reserve Fund has been applied to the payment of the Extra Assessments heretofore called.

Your failure to pay the Extra Assessments when due to be paid in cash, as well as your monthly payment, will forfeit your membership, and you will stand suspended without notice as provided by the General Laws of the Order.

The Scribes of each local Court have been provided with a list of the names of the Class A members who are required to pay these and all future Extra Assessments in cash, and these lists must be preserved for the future use of the Scribe.

Extra Assessment No. 22 for each and every Class A certificate will be due and must be paid to the Scribe of your Court on or before the 25th day of September, 1915, together with the regular monthly payment due for that month.

The members of Class A whose certificates were issued before January 1, 1902, may have said Extra Assessment No. 22 paid out of their apportionment of the Emergency or Reserve Fund, but all Class A members whose certificates are dated between January 1, 1902, and June 30, 1908, and numbered from No. 77260 to No. 199999 will be required to pay this Extra Assessment IN CASH, together with their regular September monthly payment, as their apportionment of the Emergency or Reserve Fund has been applied to the payment of the Extra Assessments heretofore called.

Fraternally in T. B. H.,
JNO. C. SNYDER,
Supreme Scribe.
August 1, 1915.
Crawfordsville, Indiana.



How Little it Costs

"How little it costs, if we give it thought,
To make happy some heart each day;
Just one kind word, or a tender smile,
As we go on our daily way;
Perchance a look will suffice to clear
The cloud from a brother's face,
And the press of a hand in sympathy
A sorrowful tear efface.

"One walks in sunlight, another goes
All wearily in the shade;
One treads a path that is fair and smooth,
Another must pray for aid.
It costs us little! I wonder why
We give it so little thought;
A smile—kind words—a glance—a touch—
What magic with them is wrought."
—Selected.

NEWS FROM THE COURTS

California

San Francisco, Cal.—We wish to extend an invitation to all members of the Tribe of Ben-Hur who attend the Panama Exposition to visit Mizpah Court No. 1. Our meetings are the first and third Tuesday evenings of the month, at Friendship Hall, K. of P. Castle, corner Valencia and McCoppin Streets.

W. H. WOODALL, Chief,
3242 Twenty-third St.,
Phone Valencia 4292.
E. H. LEHNING, Scribe,
2050 Union St.
Phone West 6824.

Missouri

SENATH, MO.—July 8, Senath Court No. 85 met in regular session. Our State Manager, Brother P. E. Genoway, being present, together with several members from Carnation Court No. 7 of Kennett, who assisted in initiating a class of ten candidates. Our Court has taken on new life since Sister McCay, our Deputy, has been with us and we have added 14 to our roll in the last two months, with the prospect of more in the next few days.

Monday, July 12, a few of our members gathered at the home of Brother Shelby's, our Chief, to meet our Supreme Medical Examiner, Dr. Davidson, also Brothers Petty, Marlow, and Wells, of Carnation Court No. 7. Refreshments were served and all had a pleasant time, and were glad to meet our Supreme Officer. SCRIBE.

St. Louis, Mo.—Century Court No. 26 and Simonides Court No. 61 were greatly pleased to have with them June 15, and 16, Brother Harry D. Michael, Supreme Lecturer, who gave his illustrated lecture on "Ben-Hur," and, although we had rain both evenings, there was a fairly good attendance and every one was delighted with the lecture and the pictures. We hope to reap some material benefit from these two lectures and will ask Brother Michael to come again and we shall hope for better weather.

Crescent City Court No. 43 gave a "River Excursion" on the steamer Grey Eagle, Thursday evening, June 10, which, despite the cool weather, was a huge success, both socially and financially. REPORTER.

MOREHOUSE, MO.—At our regular meeting night, July 13, Morehouse Court No. 10 had the pleasure of entertaining Brother J. F. Davidson, Supreme Medical Examiner, and Brother P. E. Genoway, State Manager. Although the weather was very warm, we had a large attendance. After the regular business of the Order, we enjoyed splendid talks by our visitors, and several of our old and enthusiastic members. Morehouse Court No. 10 is one of the real live Courts in this part of the state, having won the State Banner last year, in a large measure by the untiring efforts of Miss Alma McCay, Deputy in charge of this field. And with the finest of crops for several years, all other business good, we are going to make the Court that wins the Banner from us go some. SCRIBE.

KENNETT, MO.—Carnation Court No. 7 celebrated the winning of the banner in the Missouri-Iowa contest on July 12. Dr. J. F. Davidson, Supreme Medical Examiner, and P. E. Genoway, State Manager, arrived in Kennett Monday morning. After a few hours' rest they, accompanied by W. H. Petty, Dr. W. L. Marlow and E. F. Wells, drove to Hornersville, where the members of that place had prepared, in the beautiful shades

upon the banks of Little River, a bountiful "fish dinner." Words cannot express our appreciation of this good dinner, which was greatly enjoyed by all present.

After resting for an hour and meeting many members and friends of the Order, we drove to Senath. There we found Brother Shelby, Chief of that Court, who had called a number of members to his house, and they with his good wife served refreshments, which came at an opportune time and was greatly enjoyed. After spending a pleasant hour with these members we returned to Kennett.

At 8:00 p. m. about 150 members met in I. O. O. F. hall, and the following program was rendered:

Opening Song.....By Audience
Reading.....Miss Grace West
Solo.....Archie Hamon
Music.....String Band
Reading.....Lois Wilson
Duet.....Lois Wilson and Archie Hamon
Introductory Address.....P. E. Genoway,
State Manager
Presentation of Banner.....Dr. J. F. Davidson,
Supreme Medical Examiner
Response.....R. J. Smith
Music.....String Band
Refreshments.

We greatly enjoyed having Dr. Davidson and Brother Genoway with us, also the members of Senath Court. This is Dr. Davidson's first trip to the Independent County of Dunklin, but we hope that he was so well pleased that he will come again as he will always find a welcome in Carnation Court. CORRESPONDENT.

Ohio

DAYTON, OHIO.—Lew Wallace Court No. 189 celebrated their "Seventh Anniversary" and "Children's Day" exercises Friday evening, June 25, in their hall, 134 South Jefferson Street. The hall was beautifully decorated and more than 400 members and friends were present. The evening was enjoyably spent, music being furnished by the "Diehl orchestra." After the program was rendered refreshments were served by the committee and a social was enjoyed until a late hour.

We were disappointed in not having some of our Supreme Officers present, also our Deputy, Brother F. F. Theis, was unable to be with us, which we regret; however, much enthusiasm prevailed and shows we are still alive. The following program was rendered under the direction of Sister Fry:

Music.....Orchestra
Opening Address of Welcome.....P. O. Rudy
Recitations—Miss Gladys Brown and Miss Dortha Neff.
Vocal Duet.....Misses Viola and Eva Reasler
Dialogue—Miss Thelma Knox, Edna Fry, Marcella Pofenberger, Louis Ihrig, and Walter Brown.
Recitations—Miss Grace Nelson, Mildred Carlin, Evelyn Pofenberger, and Alice Moore.
Vocal Solo.....Miss Grace Nelson
Recitations—Alton Marquardt, Evelyn Pofenberger, and Alice Moore.
Song—Miss Helen Nurnston and Bulah Lambert.
Recitation—Mr. Ruben Heiss and Miss Stella Kress.
Song—Edna Fry, Lethia Fry, Marcella Pofenberger, Evelyn Pofenberger and Alice Moore.
Recitation—Virginia Ihrig, Thelma Knox and Catherine Carlin.
Song.....Chas. Hunt
Monologue.....Hunt and Donohue
Cornet Duet.....Davis and Davis
Closing Address.....Brother Rudy

This was one of the best and most enjoyable events Lew Wallace Court has had for a long time and we predict great good will result from it. REPORTER.

New York

NEW YORK, N. Y.—While our Court has been rather obscure in these columns, we now take pleasure in announcing that Knickerbocker Court No. 119 is on its road to the highest prospects and we are all striving to reach the Honor Roll.

On Tuesday evening, June 22, we were afforded the honor of receiving our State Manager, Brother J. D. Robberts, in whose behalf we had arranged a social evening for our Court. The attendance was marvelously good and from all appearances everybody had a jolly good time. We were also favored with the presence of Deputy Supreme Chief Brother Hugo Sternfeld, of Edw. Lauterbach Court No. 84, and with inspiring remarks of our State Manager, as well as Brother Sternfeld, our visitors were well impressed with the good qualities of the Order, opening the field for our new Deputy, Brother P. C. Kinehan.

We hope to keep ourselves before the readers of THE CHARIOT from time to time with items of interest.

ENTHUSIASTIC MEMBER.

NEW YORK, N. Y.—Edward Lauterbach Court No. 84 desires to send a challenge to all the Courts in the State of New York. We are intending to win the State Prize Banner at the next award. All our members are interested and are securing new members. A splendid corps of officers has been elected and installed and under the direction of Brother Hugo Sternfeld, our District Manager, a successful campaign is being planned. The prominence of our officers will add much to the prestige of our Court

in this community. Brother Philip Steinger has been a most excellent Chief during his term of office and has won the love and admiration of all the members. We regret to see him retire from the Chief's chair, but are fortunate in having so worthy a successor as Brother A. M. Lewis.

Brother Sternfeld, our Deputy, is a most efficient and successful worker and great plans are being made for the Fifth Anniversary of Edward Lauterbach Court, which will be held November 7. A banquet will be given and a most delightful event is promised to those who attend, as the committees in charge are efficient and painstaking. SECRETARY.

Arkansas

TRUMAN, ARK.—Tirzah Court No. 32 had a most interesting meeting Wednesday night, July 14. Brother A. S. Bradshaw, State Manager, was with us, and provided us with a set of Robes and with the assistance of Brother C. O. McKay and H. V. Petty, District Manager, of Jonesboro, the initiatory work was given to eight candidates. There were about fifty members present and four new applications were presented for membership.

Tirzah Court No. 32, although a young Court, now has a membership of 74, and expects to be on the Roll of Honor in the next thirty days.

After listening to the talks for "Good of the Order" by Brothers Bradshaw, Petty, McKay and others, all members left at a late hour with the determination of making Tirzah Court No. 32 one of the banner Courts in this section of the country. You will hear from us again. Watch us grow. REPORTER.

ARGENTA, ARK.—Monday, May 24, Argenta Court No. 71, was organized with 25 members and we now have a membership of 60, and our watch word as adopted is "Just Watch Us Grow!" We will have a nice class of candidates for initiation July 12, and at that time expect to organize our "Ladies' Drill Team," which will be composed of 20 of the leading society girls of Argenta.

Our District Manager, C. W. Stanly, has made our Court an offer of a nice prize if we will double our membership within 90 days. We don't think it will take that long to accomplish this result, but we are sure that we can do it by that time. We are not making any boast at all but would advise our sister Court No. 40 of Little Rock to sit up and take notice. Indeed, we would be glad to have the members of Rose City Court pay us a visit. A BEN-HUR.

Washington

TACOMA, WASH.—July 1, 1899, Tacoma Court No. 2 was instituted by E. L. Hiberly, who is now State Manager of the Order. This Court celebrated its Sixteenth Anniversary in a fitting manner in their Court rooms Thursday evening, July 8. Eight of the original charter members were present, several of whom made interesting talks relative to the growth of the Order and the beneficent work of this Court which has never missed a meeting during the past sixteen years, and now has the largest membership of any Court of the Tribe of Ben-Hur west of Nebraska.

Brother Charles T. Brackett, one of the charter members and a Past Chief, came from his home at Hoquiam, Washington, a distance of seventy-five miles, in order to attend this meeting, and to again meet and commune with the old charter members. In his address he recalled many early incidents of the Court. Among other charter members who gave talks were E. D. Spalsbury, Wm. R. Westlake, Charles J. Watson, J. M. Gloyd, Emma Spalsbury, Sister Mathews, and Miss Emma Westlake. Our State Manager, Brother Hiberly, presented each charter member with a Ben-Hur gold button and each member present with a little Ben-Hur souvenir. Several applications for membership were secured, and Tacoma Court No. 2 proposes to continue to lead all other Courts on the Pacific coast in membership and progressiveness. Watch us grow.

The front page illustration of this issue of THE CHARIOT gives the Ben-Hur Float which won the second prize of \$75.00 in cash at the Montamara Feste, July Fourth.

This unique float was the largest of Fraternal Floats in a parade two miles long, and was witnessed by 200,000 people. The float was fifty feet in length and drawn by eight horses, four black and four white, all decorated with the colors of the Order, red, black and yellow. The Float was divided into three parts—on the front of the platform were two Chariots in gold and silver, driven by Grayfe Hiberly as Ben-Hur and the little daughter of O. O. McLane as Messala, each Chariot drawn by three wooden horses, four feet high, on rockers, and with the drivers pulling the ribbons and lashing the moving wooden horses, and golden chariot wheels, four feet high, turning, gave the throngs of cheering people a real miniature chariot race. On rear of the Float was the Galley with Captain, Arrius, and Ward Hiberly as Ben-Hur and the State Prize Banner. In the cen-

ter, occupying 25 feet in length and 10 feet in width, was the Court scene, with all officers in full costume and the Prison scene, with Mary A. Henry as Mother. Decorations covered everything and included flowers, the colors of the Order, flags, pennants, all festooned with wreaths. CORRESPONDENT.

Oklahoma

STROUD, OKLA.—One of the most pleasing social affairs of the season was the "One Member Social," given by Stroud Court No. 93, July first. Sister Nellie M. Temple threw open her beautiful home, for the entertainment of the Ben-Hur members, and thirty applications were the result of this meeting. Brother Noly Cooper proved himself the champion "member getter."

Sister Garriott gave one of her beautiful readings, and, as usual, covered herself with laurels. Sister Hurley won the prize for making the most words from the letters found in "Tribe of Ben-Hur," and Sister Shaull won the prize in the drawing contest. Refreshments were served, and all declared it a jolly occasion. REPORTER.

CHANDLER, OKLA.—Our District Manager, Louise J. Rittenhouse, has a new Court under way at Shawnee, which she expects to organize before the real hot days come.

Bristow Court is doing splendid work, under the management of James B. Campbell, who is an old time rustler, and through his efforts, we can justly look for a wonderful increase in Bristow Court.

Stroud Court had as their guest of honor, June 28, Sister Louise J. Rittenhouse. She came down here filled with enthusiasm, and made the members feel they were capable of doing almost anything they wanted to undertake. The result was the organization of a "One Member Club," through which we expect to double our membership by July 31. REPORTER.

Iowa

BURLINGTON, IOWA.—Monday evening, July 19, the members of Hawkeye Court No. 93 and their friends enjoyed a rare treat. Brother W. N. Steele, our Supreme Instructor, was present and delivered his illustrated lecture on Ben-Hur. The hall was filled to overflowing with members and their families and friends, and the large audience showed their appreciation by rapt attention throughout the entire lecture.

Our District Manager, Brother C. F. Fenn, had arranged for the entertainment, and is a past master in the work for Ben-Hur. Much credit is due him for the splendid success. Brother W. B. McGinnis, State Manager, was an honored guest, and each of our visitors gave interesting and helpful talks. Much good will result from this public entertainment given in the interest of Hawkeye Court. Brother Fenn has secured a number of applications as a result of the splendid evening's entertainment. COURT REPORTER.

Illinois

JACKSONVILLE, ILL.—The Tribe of Ben-Hur of this city received a big impetus at the enthusiastic meeting held Monday evening, June 28, at their hall when a class of eight were given the work by a team from Guiding Star Court No. 271 of Springfield, Ill.

For several days Mrs. Clara L. Camp of Crawfordsville, Ind., has been here in the interest of the Society and it was due mostly to her efforts that the class was secured.

The work of the team was highly complimented. While here the visitors were entertained in the home of the local members.

H. J. McGinnis, Past Supreme Chief, from Crawfordsville, Ind., was among the visitors and his presence was of much inspiration. Mrs. Muttera and daughter Genisa, from Damascus Court No. 41, Springfield, were also among the guests present from out of the city. REPORTER.

Tennessee

CHATTANOOGA, TENN.—Lookout Court No. 31 is now embarked upon a campaign for new members that gives rooseate promise of landing this Court "in the first division." State Manager, A. L. Saulmon, was with us at our meeting June 21, and presented our new Deputy, Brother W. H. Lane, who is to conduct a vigorous summer campaign. As usual, Brother Saulmon thoroughly infected all present with his inexhaustible supply of "pep," and a determination to more than double the membership during the coming three months.

Brother Saulmon announced that beginning July 1, a contest would open up between Tennessee and Arkansas, and that Tennessee must and shall win the battle. He insisted that Chattanooga must produce a big fat quota of war sinews in the form of new recruits. As a result of the enthusiasm put into everybody by the peppery little leader, we are all hustling. Brother Lane has made a most favorable impression and is evidently admirably fitted for the work he is doing.

Both he and his charming wife are making themselves strong in the affections of the members and in the good will of the people of this city.

On the last meeting night of June, Brother Lane entertained the members of the Court with refreshments. The State meeting will be held on Lookout Mountain in August. An ideal camp site has been selected near beautiful Natural Bridge, where there is shade, good pure spring water, and a magnificent view of the city and surrounding country. Lookout Court expects to make this encampment one of the most enjoyable episodes in the lives of all who attend.

COURT REPORTER.

Indiana

DECATUR, IND.—Friday evening, June 4, Decatur Court No. 156 had a most interesting meeting. Brother W. N. Steele, Supreme Instructor, was present and the Court was delighted with his visit. We had a good attendance, but it was not as large as we desired. Yet those who were privileged to hear Brother Steele, greatly enjoyed his splendid address, and which was of great importance to our members.

July 7, Brother Steele will again be present with us, and at which time he will give his Illustrated Lecture on the Book "Ben-Hur."

After the Court closed, refreshments of Ice Cream and Cake were served. For some time our Court has been doing good work under the direction of Brother F. F. Broughman; and we hope and expect greater results in the future. Sunday, June 20, we observed our Memorial Service. The program was carried out according to Ritual and a splendid address by Brother C. L. Walters, who made the services very impressive. After the Service the Committee went to the cemetery and left a floral offering on each grave of the departed members. We should be thankful for the great minds and lives of the men who so faithfully planned and instituted so grand an organization as the Tribe of Ben-Hur. That so many can find protection under its great outspreading wings in time of sickness.

SCRIBE.

Michigan

SAGINAW, MICH.—About 75 members of Eros Court No. 27 and Saginaw Court No. 85 gathered at the Foresters' Temple Friday evening, July 2, when a class of seven was initiated by our splendid Degree Team. Following the regular meeting a social session was enjoyed which was presided over by W. E. Cole. The excellent program was opened with a pleasing piano solo by Mrs. Eva Cheney. An address was given by Brother Cole, in which he emphasized the value of harmony in all things, especially in social and lodge work. Little Miss Goldith Goldman gave a novel character song accompanied by her sister, Lucille. John MacDonald of Saginaw Court No. 85 gave a talk and this was followed by an enjoyable violin duet by Alfred T. Wruck and Arthur J. Wruck, accompanied by Mrs. Cheney on the piano. Remarks were made by Mrs. Isabel Ewing, past chief of Eros Court, on the growth of the local organization, she having joined when there were only about 30 members. The final talk was given by our Deputy, W. H. Borrowman, who observed the Tenth Anniversary of his term as deputy. Throughout all the talks references were made to the splendid work accomplished by Brother Borrowman and the fine growth enjoyed by the Court during the time he has served as deputy. Following the program refreshments were served and a social time was enjoyed.

REPORTER.

BATTLE CREEK, MICH.—At the meeting of Queen Court No. 43, to be held at eight o'clock Tuesday evening, July 6, in the Arcade, a class of thirty candidates will be initiated. The candidates were secured during a recent membership contest between the Courts of Kalamazoo, Marshall, Jackson, and Lansing. The degree staff of Kalamazoo Service Court No. 4 will do the work. It is expected that a fine large class of candidates from each of the competing Courts will also be present.

The prize check for \$50.00 will be presented to the successful contestant and the evening's program will consist of the degree work and fancy drill by Queen Court. Following this a banquet will be served at which Attorney James Mustard will act as toastmaster. The following people will respond: Address of welcome, Dr. R. H. Baribeau; response, Miss Gertrude Prosser, of Lansing; membership, O. J. Benjamin. Remarks will be given by Brothers A. S. Hapgood, Baraba of Kalamazoo, Johnson and N. Schweinfurth of Jackson, Phinney of Kalamazoo, and State Manager Voris, of Detroit.

REPORTER.

BOYNE CITY, MICH.—Wednesday, June 30, was a big day for the Ben-Hur members in Charlevoix County and that night witnessed one of the best meetings which our society has ever held in Northern Michigan. This

meeting was held by our new Court at Boyne City, which now numbers about 75 members and has been instituted only two weeks. The degree team from Charlevoix, accompanied by 35 members, chartered a special boat and came over to Boyne City and conferred the full degree work to a large class of candidates. Every member of their team deserves credit for the efficient manner in which they delivered their charge, and Brother Dodd, Chief of their Court, is to be congratulated upon having such a bunch of "live wires" in his organization.

Members were in attendance from East Jordan, where we expect to organize another Court within a short time. After the degree work, refreshments were served and a real good time was in order, until a very late hour.

CORRESPONDENT.

Sympathy for the Aged

There is no place at which we may sit and learn the principles and policies that enable us to make the most of life as at the feet of the aged. Other things being equal, they are our wisest folk. The heads whose gray hairs are crowns of righteousness, who have been adding grace to grace and strength to strength, while many a year has come and gone, whose inward man has grown in beauty and power while the outward man has declined, should attract us for what they know, appeal to our sympathy, and command our reverence. Turning aside to commune with these old ones lovingly and tenderly, we may learn, too, as from no others, how to live to be happiest as well as most useful and catch the aroma of that mellowness and sweetness that so enriches the possible joys of this earthly pilgrimage, and is so distinguished an element of the meetness of those who are now almost mature for the garner on high. Lack of appreciation or positive neglect of these old ones in our homes and social circles is a prodigious wrong, and a type of heathen heartlessness. For my own part, old age is most attractive, and when I see the silver-white hair lying on a serious and weather-worn face, like moonlight on a stately old tower, I have a strong tendency, whether I know the person or not, to lift my hat in token of my affectionate esteem and reverence.—*Exchange.*

Lesson of Patience

The following story offers such a practical illustration of a father's hasty action and his consequent regret, that it may be called one of the big things in life.

"It's a wonderful lesson," said a man the other day, "and I know I shall never forget it. You see, I was irritable, as I often used to be. That day I was worse than usual. We had been out late the night before, and I was tired. Then things had gone wrong at the office—nothing serious at all, but just a succession of little annoyances, so that I was particularly chafed.

The children were a little late at luncheon, and as their mother wanted to wait for them, I fancied my causes for irritation were rather multiplying.

"The explosion came when I passed a plate to my son, a boy of seven. He was a little slow in taking it, and, as I thought, almost dropped it when he did take it, being intent upon some ridiculously affectionate message he was telegraphing to his mother. This was too much for me, so I proceeded to deliver a lecture on the evils of inattention.

"At that moment it seemed to me nothing could benefit that boy more than to learn, once for all, that strict attention to the business of the moment is the chief accomplishment and charm of manhood.

"The boy turned a bit pale, and a look of something—I thought it was

resentment—passed over his face. I thought, 'also, I detected his lips moving, though no words came. 'I'll teach you to mutter at me,' I shouted. 'You people may just as well learn at once who is the head of this house. And if there is one thing I will not stand for it is impudent muttering when a boy is corrected.'

"My passion waxed hotter as I spoke, and again I thought I detected the lips moving in reply. Quite carried beyond all reason, I rose from the table and remarked, in tones that were unmistakable, that the time had evidently come when a lesson must be given in terms other than words.

"I ordered him up from the table, dragged him to the stairs, half carried, half shoved him up, and flung him upon his bed. 'Don't whip me, daddy! I'll be good,' he pleaded; but no, that wrath had to spend itself.

"When I had finished something seemed to clear from my brain. We walked down the stairs in silence and resumed our places at the table. I urged the boy to eat, and my voice was gentler now. He declined, but he, too, spoke gently, and as I furtively watched him hold back the tears I saw the strength of a man in the eyes of the boy of seven.

"Soon we left the table, and I retired to the library and picked up the paper. For some time I was left alone; then, looking up, I saw the boy standing in the doorway looking at me. The boy! The handsome lad I boasted about to every friend I had! The light of my eyes and the very warmth of my heart! For I adored—I worshiped—that lad. I wanted to tell him how I felt.

"And as I looked, suddenly he smiled and came to me. Placing his hands on my shoulders, the eyes I loved looking into mine, he said: 'I'll forgive you, daddy, and we'll say nothing about it.' And then the arms went round my neck, and the head came down close to mine, and the tears which had been held back bathed my cheek.

"Though only seven, he was the bigger man of the two, and I knew it. 'Sonny,' I said, 'I'm going to swear off. I'm going to conquer my temper. We'll never have a disgraceful scene like that again. I'm all through with that kind of thing, lad-die. I'm going to be as much of a man as you are.'

"He drew back and looked me square in the eye, and saw that I meant it. Then he whispered in my ear: 'All right, daddy, and I'll help you.'

"That's all there is to it. Only a little domestic episode! But it was one of the big lessons of life to me. And, I tell you, it settled accounts with my temper. It's not the master now, for I am."

Battle Hymn's Birth

Mrs. Julia Ward Howe told the story of how she came to write her stirring song, the "Battle Hymn of the Republic."

"It was during the second year of the war," she said, "and I had gone to Washington with my husband and my pastor, the Rev. James Freeman Clarke. I had wished many times that I could do something for my country, but the way seemed closed. My husband was too old and ill to go; my son was only a boy. My children were so young that I could not leave my home for long myself. While we were in Washington there was a great review of the troops across the river. We drove out to see it. While it was in progress there was a dash made

against some of our troops by the enemy. It was repulsed, but the review was abandoned, and the troops came thronging back to Washington and we with them.

"The progress of our carriage was slow, for the roads were crowded with the soldiers. To encourage the men we began singing various songs and hymns, and they would join in the chorus. After we had sung 'John Brown's Body' Dr. Clarke turned and asked me why I did not write some new words for that music. I replied that I had tried several times, but never succeeded in writing anything.

"The next morning just about four o'clock I awoke suddenly. As I lie there in bed the words of the hymn began to form themselves in my mind. I got up and by the faint light of the early morning scrawled them on a piece of paper and then went back to bed and sound asleep again. That is the way the hymn was written."—*Saturday Evening Post.*

Lapsing Members

Most of us make mistakes. Those who do not have probably taken their place in the peaceful cemetery on the hill. The fact that we do make mistakes proves our humanity. After all, making a mistake is not a serious thing if the same mistake is not made the second time. However, continuing to make the same mistake over and over is inexcusable. The certificate holder may lapse and we may all be ready to forgive him, but we cannot feel that he is entitled to sympathy if he continues to lapse month after month, taking chances on being counted out before he can get back under the tent.

It does not cost any more to pay up dues for the month at the right time than it does to be ten days late, besides, the habit of promptness in paying dues is worth so much that it should constantly be cultivated. It is hardly fair to the rest of us to refer to the continued lapse of the habitual lapses as mistakes, because a habit cannot be a mistake. He has no right morally or otherwise to pledge what belongs to his beneficiary as a bond for the use of two or three dollars for eight or ten days. Possibly you never thought of it this way, Mr. Lapsing. Perhaps it never occurred to you that the interest you are paying on the few cents that you carry in your pocket a few days beyond the due time is a terrific risk to the very family whose protection you sought when you contracted for your insurance.—*Ex.*

If you wish to get something out of your membership in the Society, take an active and helpful part in the meetings.

Meaning of Phenomenon

An attractive listener in a colored congregation, being impressed by the word "phenomenon," which the pastor was in the habit of using in his sermons, ventured to ask him its meaning. The preacher explained:

"You see dat thistle a-growin' in de grass?"

"Yes."

"Well, dat ain't no phenomenon. You see dat cow a-grazin' out dar in de fiel'?"

"Yes."

"Well, dat ain't no phenomenon. You hear dat bird a singin' up dar in the tree?"

"Yes."

"Well, dat ain't no phenomenon. But if you saw dat cow a-sittin' on that thistle, an' a-singin' like a bird—dat would be a phenomenon."

FINANCIAL STATEMENT

Benefit and Emergency Funds Tribe Ben-Hur—Report of Supreme Scribe for the Month Ending July 15, 1915

Balance on hand June 15, 1915, as follows:	
To credit of Class A.....	\$ 657,698.60
To credit of Class B.....	675,731.86
Total	\$1,333,430.46
June Receipts:	
Received from Monthly Payments, Class A.....	\$ 33,395.75
Received from Monthly Payments, Class B.....	68,732.16
Received from Interest and Rent, Class A.....	3,714.24
Received from Interest and Rent, Class B.....	2,606.87
Total Income	\$ 103,449.02
Sum	\$1,436,879.48
June Disbursements:	
Death and Disability Claims, Class A.....	\$ 66,060.00
Death and Disability Claims, Class B.....	32,699.63
Repairs on Real Estate, Class A.....	151.15
Repairs on Real Estate, Class B.....	141.86
Maintenance of Building, Class B.....	436.79
Total Disbursements	\$ 99,489.43
Balance July 15, 1915.....	\$1,337,390.05

Death and Disability Claims Paid in Class A for June, 1915

Albert Winicky, Chicago, Ill.....	\$ 1,100.00
Ira R. Wetherill, Bluffton, Ohio.....	1,100.00
Vaclav Waindl, Chicago, Ill.....	1,100.00
Morgan B. Wilhelm, Richmond, Va.....	1,100.00
Claibourn J. Wood, Roachdale, Ind.....	1,200.00
Micky E. Davis, Springfield, Ill.....	1,200.00
Kenney Edman, Charleston, Ill.....	2,100.00
Albert J. Calkins, Rochester, N. Y.....	700.00
Martha Kingston, Mt. Vernon, Ohio.....	2,000.00
Minerva A. Cronkite, Marion, Ind.....	1,900.00
Alva C. Green, Winchester, Ind.....	1,300.00
Susan C. Walsh, Sioux City, Iowa.....	550.00
Celia F. Quirin, Olean, N. Y.....	1,300.00
Chas. W. Kossack, Chicago, Ill.....	2,000.00
Alfred Jones, Spokane, Wash.....	1,800.00
Oliver A. Blystone (Old Age Disability), Ft. Wayne, Ind.....	50.00
Euclid Van Zandt, Bellingham, Wash.....	1,000.00
Stephen M. Aiken (Old Age Disability), Lafayette, Ind.....	400.00
Leonard S. Hersh, Avilla, Ind.....	1,000.00
Flora E. Latchaw, Findlay, Ohio.....	850.00
Jno. W. Mitchell (Old Age Disability), Lafayette, Ind.....	100.00
David H. McDill (Old Age Disability), Los Angeles, Cal.....	1,000.00
Geo. R. Snyder (Old Age Disability), Hamilton, Ohio.....	50.00
Wm. Watson (Old Age Disability), Garrett, Ind.....	600.00
Jno. H. Miller (Old Age Disability), Marion, Ind.....	160.00
Sarah Perry (Old Age Disability), Marion, Ind.....	250.00
Chas. M. Crapser (Disability), Nevada, Mo.....	500.00
Chas. W. Brown, Crawfordsville, Ind.....	2,000.00
Sophie M. Duras (Old Age Disability), Lincoln, Neb.....	100.00
Julius Koch, Ft. Wayne, Ind.....	2,600.00
Alfred L. Truitt, Noble, Ill.....	500.00
Wm. J. Mullen, Ogdensburg, N. Y.....	1,400.00
Harry Nelson, Chicago, Ill.....	1,100.00
Alonzo Houck, Saginaw, Mich.....	650.00
Isabella Shemmin, Rockford, Ill.....	1,000.00
Horace B. Weed, Henderson, Ky.....	1,100.00
Jno. Ritter, Jackson, Mo.....	800.00
Jane A. Warne, Amboy, Ind.....	1,000.00
Augustus G. Sinks, Rochester, Ind.....	1,000.00
Jno. P. Spellman (Old Age Disability), Clarks, Neb.....	1,000.00
Louis A. McCall, Orting, Wash.....	1,300.00
Wm. W. Kneale, Anderson, Ind.....	2,500.00
Frank H. Stolte, Rochester, N. Y.....	1,000.00
Jas. Hensley, Vincennes, Ind.....	1,800.00
Thos. F. Field, Chicago, Ill.....	600.00
Robert Wilson, Seattle, Wash.....	1,200.00
Isaac H. Kelly, Stonefort, Ill.....	1,100.00
Mary Essex, Mason City, Iowa.....	1,500.00
Jas. P. Corrigan, Findlay, Ohio.....	1,650.00
Albert C. Gray (Old Age Disability), Jasper, Ind.....	50.00
Oscar Zakrzewski, St. Louis, Mo.....	1,200.00
Dirk H. Buss, Ord, Neb.....	1,100.00
Chas. Singer, Omaha, Neb.....	2,500.00
Stepan Malerich, Chicago, Ill.....	1,000.00
Mike Butka, Braddock, Pa.....	600.00
Alexander E. Lisberg, Chicago, Ill.....	1,100.00
Martin L. Stoner, Bellefontaine, Ohio.....	1,800.00
Newton J. Morris, St. Louis, Mo.....	1,400.00
Jno. J. Sloan, Marion, Ohio.....	1,000.00
Felix F. Kuen, Fremont, Neb.....	1,000.00
Total.....	\$ 66,060.00

Death and Disability Claims Paid in Class B for June, 1915

Ida M. Biles, Monessen, Pa.....	\$ 1,300.00
Arbella Etherton, Carbondale, Ill.....	886.36
Patrick J. McMahon, New Orleans, La.....	2,000.00
Wilfred J. Mayo, Scranton, Pa.....	500.00
Georgia L. Ward, Stamford, Tex.....	1,000.00
Geo. T. Pursley (Old Age Disability), Evansville, Ind.....	50.00
Chas. N. Hull (Old Age Disability), Herington, Kan.....	630.00
Lorena J. Bryant, Norfolk, Va.....	1,000.00
Maud A. Wilson, Auversgne, Ark.....	1,000.00
Mattie F. Gaudy, Lone Oak, Tex.....	1,000.00
Michael J. Pink, Cincinnati, Ohio.....	1,000.00
Lena C. Zuba, Lincoln, Neb.....	1,000.00
Susie A. Greenmyer, Canton, Ohio.....	750.00
Bridget L. Maender, Memphis, Tenn.....	1,000.00
Jno. Drees, Rochester, N. Y.....	1,000.00
Sarah De Wolf, East Liverpool, Ohio.....	800.00
Emma B. Gruwell, St. Louis, Mo.....	500.00
Frank C. B. Williams, Paragould, Ark.....	1,000.00
Arthur O. Cummings, Mt. Vernon, Ill.....	1,000.00
Flora C. Millington, Troy, N. Y.....	500.00
Amos Milholland (Old Age Disability), Ridgefarm, Ill.....	429.30
Anglettie Simons (Disability), Sioux City, Iowa.....	150.00
Ella E. Andrews, Monticello, Ark.....	1,000.00
Jno. W. Taylor, Birmingham, Ala.....	2,800.00
Mary A. Knicker, Marion, Ohio.....	500.00
Lela F. W. Fretter, Cleveland, Ohio.....	500.00
Wilma Gelak, Cleveland, Ohio.....	225.00
Robt. A. Gray (Old Age Disability), Carlyle, Ill.....	600.00
Ida A. Magner, Cleveland, Ohio.....	1,000.00
Emily Lilley, Cushing, Okla.....	1,200.00
Rosalie M. Hale, Carlyle, Ill.....	1,200.00
Emil Kraft, Evansville, Ind.....	1,298.50
Jno. A. Joers, Chicago, Ill.....	1,000.00
Wm. R. Bock, Hamilton, Ohio.....	1,100.00
Mary C. Perry, Toledo, Ohio.....	480.47
Jessie M. White, Greenville, Ohio.....	2,200.00
Total.....	\$ 32,699.63

Total Paid to Beneficiaries Since Organization.....\$13,736,173.25

Fraternally submitted to T. B. H.,

JNO. C. SNYDER, Supreme Scribe.

Report of Supreme Keeper of Tribute, Tribe Ben-Hur, July 15, 1915, Showing Amount of Benefit and Emergency Funds and How Invested.

Elston National Bank, Crawfordsville, Indiana.....	\$ 105,197.10
First National Bank, Crawfordsville, Indiana.....	5,000.00
Citizens' National Bank, Crawfordsville, Indiana.....	5,000.00
Crawfordsville State Bank, Crawfordsville, Indiana.....	10,000.00
Farmers & Merchants' Trust Co., Crawfordsville, Indiana.....	5,000.00
Crawfordsville Trust Co., Crawfordsville, Indiana.....	5,000.00
Citizens' National Bank, Evansville, Indiana.....	10,000.00
Real Estate (Home Office).....	186,597.63
Real Estate (Adjacent Property).....	23,117.60
Real Estate (Old Home Office).....	15,971.15
First Mortgage Loans on Real Estate.....	232,325.00
Invested in Municipal and County Bonds.....	784,181.57
Cash in Office.....	50.00
Total Assets	\$1,337,390.05

Of which there is to the credit of Class A.....	\$ 628,597.44
Of which there is to the credit of Class B.....	708,792.61
Total.....	\$1,337,390.05

Fraternally submitted to T. B. H.,

S. E. VORIS, Supreme Keeper of Tribute.

Reaches to Unborn Generations

The fraternal system of insurance protection is yet in its infancy—it has just begun its functions. It will grow as a most significant development of twentieth century civilization. We can only think upon its possibilities.

It keeps abreast of the times. It acknowledges economic conditions and promotes thrift and savings. What no man could do the fraternal plan accomplishes through the contribution of many to a common fund. It is conservation of energy and of individual resources. It is removed from speculation, is immune from panics, and must be permanent. Fraternal co-operative effort is worth while, for it touches society in general, appeals to the best in us, and reaches to generations unborn. The man closely in touch with it has an abiding inspiration.—*Ex.*

Best Hour for Work

It is a curious fact in psychology that nobody can stay at the same mental and physical level for twenty-four hours together. In the morning you are more matter of fact, for instance, than later in the day. It is in the morning that the best brain work is done, too—brain work of the sort that requires industry and clear thinking. And it is about eleven in the morning that our body reaches its highest point of energy. In other words, you are stronger, though almost imperceptibly, at eleven in the morning than at three in the afternoon. You reach the highest point twice in the day, for about five in the afternoon the muscular energy has risen again. But from five onward it declines steadily all through the evening, and on till between two and three a. m.—*Ex.*

One most distressing and discouraging thing our fraternalists are subjected to is the irresponsible complaints of disgruntled members. I venture the assertion that not a change of any kind has ever been made by any legislative body of any fraternal benefit society in the land but was intended for the benefit of every member; perhaps not always perfect in construction or operation, but a step in the right direction; and yet at every change attempted by any society, certain members either entirely ignorant of the society's requirements or prompted by ulterior motives, have gotten out their little hammers and started pounding on the giant anvil of Fraternity. Do they do any harm? Yes, some harm to the society, but principally to themselves. There are too many builders in all the fraternal orders to let any knocker become permanently popular. Mr. Knocker, the only way to quit knocking is to boost. If you can't find any thing in your society worth boosting, just quit and join something else. If you cannot find an institution of any kind worth boosting, why you do not belong to this world and should not be here. In the meantime, the fraternal benefit system will continue to grow and prosper, and the efforts of all the knockers will be like that of pigmies, pounding on some mighty anvil with toothpicks.—*Ex.*

While you are insurable is the time to take membership in Ben-Hur.

Our watchword: Now altogether in unity for 20,000 new members in 1915.

WANTED—Men to get members and establish lodges on commission basis for the Owls, South Bend, Indiana.

TOBACCO HABIT You can conquer it easily in 8 days. Improve your health, prolong your life. No more stomach trouble, no foul breath, no heart weakness. Regain manly vigor, calm nerves, clear eyes and superior mental strength. Whether you chew, or smoke pipe, cigarettes, cigars, get my interesting Tobacco Book. Worth its weight in gold. Mailed free. E. J. WOODS, 943 C, Station E, New York, N.Y.

A FARMER boy and his best girl were seated in a buggy one evening in town, watching the people pass; near by was a popcorn vender's stand.

Presently the lady remarked, "My, that popcorn smells good!"

"That's right," said the gallant. "I'll drive up a little closer so you can smell it better."

LAPSATION is the one general foe with which all fraternal societies must battle. Without exception our exchanges warn against the evil. There appears to be a lack of respect for the insurance policy, a disposition to treat it lightly. Men who are punctilious with their bills and financial obligations think it a small matter to lapse their insurance policy. What is the reason? Are the fraternal societies to blame for not persisting in the matter of education? The payment of the assessments on an insurance policy should be the most sacred obligation a man assumes and it should not be necessary to constantly remind him of it.—*Ex.*

Table of Rates

Term Certificates will be issued on approved application at the rates per \$1,000 as given in Table 1, or Whole Life, Death, Accident and Disability certificates will be issued on approved application at the rates per \$1,000 as given in Tables 2 and 3.

Age	Table 1	Table 2	Table 3
18.....	\$0 67.....	\$1 00.....	\$1 05
19.....	68.....	1 02.....	1 07
20.....	69.....	1 04.....	1 09
21.....	70.....	1 07.....	1 12
22.....	71.....	1 09.....	1 15
23.....	72.....	1 12.....	1 18
24.....	74.....	1 15.....	1 22
25.....	76.....	1 19.....	1 26
26.....	78.....	1 22.....	1 30
27.....	80.....	1 26.....	1 34
28.....	82.....	1 30.....	1 38
29.....	83.....	1 34.....	1 43
30.....	85.....	1 39.....	1 48
31.....	87.....	1 44.....	1 53
32.....	89.....	1 49.....	1 58
33.....	91.....	1 54.....	1 64
34.....	94.....	1 59.....	1 70
35.....	97.....	1 64.....	1 77
36.....	1 00.....	1 71.....	1 84
37.....	1 02.....	1 78.....	1 92
38.....	1 04.....	1 84.....	1 99
39.....	1 07.....	1 91.....	2 07
40.....	1 10.....	1 99.....	2 16
41.....	1 13.....	2 07.....	2 25
42.....	1 17.....	2 15.....	2 35
43.....	1 21.....	2 25.....	2 46
44.....	1 24.....	2 35.....	2 57
45.....	1 27.....	2 45.....	2 70
46.....	1 32.....	2 56.....	2 83
47.....	1 37.....	2 68.....	2 96
48.....	1 41.....	2 80.....	3 10
49.....	1 46.....	2 93.....	3 26
50.....	1 51.....	3 06.....	3 42
51.....	1.....	3 21.....	3 60
52.....	1.....	3 37.....	3 79
53.....	1.....	3 54.....	4 00
54.....	1.....	3 72.....	4 22
55.....	1.....	3 91.....	4 46

†Not admitted after 50 years of age.

Certificates will be issued for \$250, or in additional multiples of \$50 thereafter up to and including \$3,000. In no case will more than \$3,000 be granted on any one life.

A monthly payment, as above, from each member holding a Beneficial Certificate, will be due on the first day of each month, and must be paid to the Scribe of the Court on, or before, the 25th day of each month, without notice.

Members of Class A may voluntarily transfer to Class B in accordance with the Laws, Rules and Regulations without cost or re-examination.

Members of Class B may transfer at attained age without re-examination from Table 1 or 60-year term to the Whole Life (Table 2) or Death and Disability (Table 3) provided such transfer be made five years prior to the expiration of Term Certificate.



BEN-HUR FLOAT WINNER FIRST PRIZE, CALEDONIA COURT NO. 59, URBANA, ILLINOIS, JULY 5, 1915

Child Labor

"They look up with their pale and sunken faces,
And their look is dread to see,
For they mind you of their angels in high places,
With eyes turned on Deity.
'How long,' they say, 'how long, O cruel nation,
Will you stand, to move the world, on a child's heart—
Stifle down with a mailed heel its palpitant,
And tread onward to your throne amid the mart?
Our blood splashes upward, O gold-heaper,
And your purple shows your path!
But the child's sob in the silence curses deeper
Than the strong man in his wrath.' "

The protection and welfare of childhood is now a vital and absorbing study of all persons who are interested in the development of the race. The time honored maxim, that "the child is father to the man," is being borne in upon the consciousness of the community as never before. We are becoming so impressed with the necessity of building up a healthy race that the education of the child now has its basis in its diet, sanitation, and physical welfare as well as its mental training and higher development.

So with the numerous social service and protective agencies as evidenced by our Juvenile Courts with trained investigators, all striving to give the child the best advantage to grow and develop—to see that it gets a square deal. So, also, our ever increasing public play-grounds and small parks tending to bring to childhood its true and natural environment.

Yet, despite all these safeguards, despite our child labor laws, we find child labor increasingly exploited by employers of labor. A well known writer has said; "child labor exists in America, because three parties want it—the employer, the parent, and the child." He might have added a fourth factor, viz., *necessity*.

To a student of industrial problems it is evident that our unequal and oftentimes unjust economic conditions are responsible for the demand for child labor as well as for child delinquency. There can be no substantial improvement unless the condition and environment in the home of the child are considered. The industrial and commercial aggression and competition of our complex city-life tending

towards the non-employment of adults because of a higher wage demand, is more often the cause of child labor than the mercenary desire of the parent or the eagerness of the child to work. On one hand we hear the slogan of "efficiency" and on the other, we see the stunted, undeveloped bodies of children, helpless to respond to its call.

As Lord Macaulay declared when a child labor bill was pending before the British Parliament in 1846, "Intense labor, beginning too early in life, continued too long every day, stunting the growth of the mind, leaving no time for healthful exercise, no time for intellectual culture, must impair all those high qualities that have made our country great. Your over-worked boys will become a feeble and ignoble race of men, the parents of a more feeble progeny; nor will it be long before the deterioration of the laborer will injuriously affect those very interests to which his physical and moral interest have been sacrificed. If ever we are forced to yield the foremost place among commercial nations, we shall yield it to some people

pre-eminently vigorous in body and mind."

An industrial system that fails to take note of the wreckage that child labor strews along its commercial highways, is indeed short-sighted. Happily we find that the legislation of nearly every State in the Union is now concerning itself with enactments prohibiting the employment of children below a certain age and also insisting on educational qualifications. Documentary proof of age of children seeking employment is required in eleven states. The law requiring this evidence has been greatly strengthened in Illinois, Massachusetts, Ohio and New York; while a large number of other states require such documentary proof, but permit the use of an affidavit if this proof is not obtainable. Connecticut requires no proof of age of working children, but the educational qualifications are strictly enforced. We now are seeking to have a Uniform Child Labor Law enacted by the Federal Government which has been unanimously endorsed by the American Bar Association. It provides an age limit of

fourteen years for boys and eighteen years for girls in certain occupations; the furnishing of an employment certificate to be issued by the school authorities, which includes a certificate from a physician that the child has reached the normal development of his age and is in sufficiently sound health to be employed in the occupation he expects to enter—educational qualifications, hours of labor, etc., are definitely set forth.

However, the important problem is the complete enforcement of the law, carried out by efficient, faithful factory inspectors. We have a multiplicity of laws, but not a strict enforcement of them. There are still eight states in which children under fourteen years may be employed in factories. Fourteen states in which children under sixteen years are allowed to work at night and five states have no inspectors to enforce the child labor law.—*Ex.*

The Bank Book and the Policy

As a protection to your family (the Mutual Life's publication says) there is an immense difference between \$500 in a savings bank and \$10,000 represented by a life insurance policy. The latter, when the death claim is paid and safely invested, should yield your family (granting that the interest would be five per cent.) a sum equal to the savings bank sum every year. This is not to disparage the use of savings banks by those earners of moderate capacity. A savings bank book, like canned vegetables, is handy to have in the house, and a great help in an emergency, but the man of moderate earnings would do well not to neglect either the bank book or the life insurance policy. The bank book and the policy make a good team—safe, kind and true, and do well in double harness.

Medicine in Food

The garden is a great medicine chest. Be your own doctor and look to your own slight ailments. If you are wakeful, eat lettuce. For affections of the skin and for yellow skin, eat onions. Onions are also good for colds, coughs, and scrofula.

For a torpid liver eat freely of asparagus.

If the bowels are diseased try blackberries.

If nervous and irritable eat plenty of celery.

For constipation eat fruits, ripe and healthy fruits. Fresh fruits are good; so are figs and dates. Raisins are beneficial.

When the body is in good condition keep it in good condition by denying the appetite what has once injured the body. One can do everything for himself by eating the right thing and not too much of it, and by leaving alone the wrong thing and all of it. He can do more than doctors can do for him when he is flat on his back in bed.—*Nautilus.*

We Must Not Forget

If our societies are to maintain the popularity of the past—a popularity that has given them a phenomenal growth in membership—they must not do away with the lodge meetings, the beautiful ritualistic ceremony, the little suppers and pleasant entertainments and the picnics; they must not overlook the sending of flowers to cheer and encourage the sick; nor forget to decorate the graves of the dead. In the future as in the past, that society which gives the most attention and renders the most assistance to its sick and distressed mem-

bers; which does the most to assist the needy and to find suitable work for the unemployed, and which provides the most inviting entertainments at its lodge meetings, will be the most attractive to the general public, and will, therefore, have the largest accession of new members.—*Bee-Hive.*

THE following statement taken from one of our Medical Journals is so tersely expressed, that we give it to our readers herewith. The item is under the caption, "Danger, or a New Arithmetic." "I am not much of a mathematician," said the cigarette, "but I can Add nervous troubles to the boy, I can Subtract from his physical energy, I can Multiply his aches and pains, I can Divide his mental powers, I can take Interest from his work and Discount his chances for success."

The Lodge in Your Town

The fraternal insurance lodge in your town is worth more to it than is commonly thought.

When there is sickness among the members of the lodge, the fact is made known, and soon there are flowers at least to cheer the one who is ill. Very often there are tender-hearted women who bring with their cheery smile to the sick room a cake or even a loaf of fresh bread, "baked with their own hands." Such neighborly actions soften the heart of the sick, the visitor, and all who hear of it.

Not infrequently the needy is tided over a temporary embarrassment; and that makes a grateful heart—strengthens at least one person's faith in the goodness of humanity.

In some instances persons who have been unfriendly are drawn together in the lodge room. This contributes a little to the peace of the community. Being lodge brothers and sisters often prevents little ruptures in the social relations of families—even this sometimes is true.

A common good of the lodge in your town is due to the mingling of its members on meeting nights.

It certainly helps a town for its citizens to know each other and to be friendly toward each other. That is what your lodge does for your town.—*Exchange.*

The Only Resource

If any proof of the extreme usefulness of fraternal protection were needed; any demonstration that three thousand, or two thousand, or even one thousand dollars, immediately available in cash, can be of the greatest importance, in the present and the future, to the newly-made widow and orphan; such absolute proof is furnished by recent carefully prepared statistics.

They show that the very great majority of people leave practically nothing of this world's goods behind them when the final summons comes. Eighty-five per cent of heads of families die possessed of nothing except household belongings, after necessary outlay is met. Of the remaining fifteen in the hundred deceased, four leave less than \$1,000; seven less than \$10,000; and only three more than \$10,000.

These figures, equally striking and accurate, show forcibly that the proceeds of a fraternal order benefit certificate are, almost if not always, essential to those who are left behind, the breadwinner gone. Fraternal protection should be promptly taken and carefully safeguarded; for it is the principal and very often the only resource in the day of trouble.—*Ex.*

For Rich and Poor

Statistics have been given out that over ninety per cent. of the once rich men die poor. For that reason nearly all rich men—being by nature provident business men—carry life insurance as being the surest and safest way of leaving a protection for their dependants.

It is one of the best forms of investment. Just as soon as you have paid your first premium the money has multiplied itself many, many times.

These societies place this form of family protection within the reach of everyone physically able to pass the requisite examination and socially worthy of membership. They enable the men of moderate income—the common people—to live more comfortably because they can safely live closer to the limit of their income without being afraid of leaving the family destitute if death should suddenly call them. The active members of these societies are, as a rule, a happy, prosperous and contented people. They know they have a secure provision made for the future, guaranteed by a faithful band of self-sacrificing brothers and sisters.—*Ex.*

What is "Punch"

What is that force in an advertisement that makes you buy the thing advertised?

What is it that enables one man to sell two or three cars while the other fellow isn't selling any?

We call it "punch" in a general way, but what is "punch"?

Punch is vim vitalized. It is vigor with a voltage behind it. It is "pepper" coupled with "push." It is power personality, persistency, and pugnacity done up in the same package.

It is knowing enough—not too much.

It is the correct sizing up of a situation.

It is knowing how to say and do forceful things in a forceful way.

It is knowing when to pull the order blank.

It is the ability to get out of a tight place with the order.

It is dominating the interview and coming away with the check.

"Punch" is just plain, everyday "horse-sense" with a "kick" in it.—*Ford Times.*

A LOCAL official of a Fraternal Society, referring to the appeals of those companies which emphasize the cash and loan values they afford, said that "they put forth that kind of life insurance that appeals to the cupidity and selfishness inherent in our fallible human nature. They deal almost entirely in a class of policies that give guarantees of a return to the insurer of a proportion of the moneys paid in, with entire disregard of the fact that such return proportionately nullifies the policy as a purely life insurance proposition. By far the greatest number of policies they issue are negotiable—that is, subject to use as collateral—as soon as they attain any value at all." Is not this a pertinent truth? Is life insurance intended to perform the functions of a bank, or those of any form of investment? Is not its central and sole purpose that of making provision against the uncertainties of life?—*Fraternal Monitor.*

Strict Supervision of Fraternal

Hundreds of so-called fraternal beneficiary societies have sprung into existence during the last few years. Some are fraternal only in name, because they are organized and managed as private ventures for the en-

richment of a few promoters. Formerly there was indifference on the part of the State as to these societies, and there was very little, if any, supervision over their affairs. But the legislatures of the different states have come to a realization of the necessity for a stricter supervision. Each society makes certain promises which extend over a long period of time. They make contracts whereby they agree to pay a specific sum in consideration of certain assessments. The present value of these assessments, allowing for the average number of deaths each year, must equal the present value of the promise to pay. Thus, if we promise to pay one thousand dollars upon the death of each one of a number of men of different ages, in consideration of a certain assessment to be paid by them, discounting at a certain rate of interest the benefits promised and the assessments to be received, each must equal the other. That is what is meant by a valuation under the laws of the State. If we promise to pay more than we expect to realize from assessments, it is only a question of time before we will come to grief. Our schedule of assessments is based upon the calculations of actuaries in order that we will always be solvent, that is, the expected income will always equal the expected disbursements.

As time goes on, this exacting supervision will become more strict and exacting, and this solvency must be maintained by efficient service in keeping our membership up, or adding to it. The mortality of all kinds of life insurance organizations is the same, and all must make provision for the future.—*Ex.*

Fraternal Growing Stronger

So great and far-reaching in the good it accomplishes is the Fraternal System that it continues to forge ahead, and the good accomplished each year is more than that of the year before it.

Some would have us believe that the days of fraternal life insurance are about at an end. Just to show the fallacy of such a statement as that we would repeat some of the figures compiled from reports of all fraternal operating in 1914 which show that at the close of the year 8,033,382 people carried fraternal life insurance certificates, a net gain for the year of 225,224 people. Think of it for a moment! In just one year a quarter of a million increase in the great fraternal army.

The good done by this great system cannot even be estimated. Laying aside the money paid into homes where no other means of livelihood were in evidence this great system has accomplished much. Its members have extended their love and their sympathy, given of their time in the hour of sickness and death. They have showered their flowers in the sick room as well as in the silent halls of death. The good done cannot be measured in dollars and cents.

But the benefits in dollars and cents keep hunger away and pays the mortgage on the home. In one year (1914) the vast sum of \$100,866,775 was paid to beneficiaries of deceased members. This has gone into thousands of homes and has made easier the burdens of thousands of bereaved ones.

With more than eight millions of members and with more than two hundred millions of dollars in net assets these societies will continue to grow and spread their benefits to countless bereaved ones as long as time lasts and human need exists.

UNDER THE PALMS

NEWS FROM THE COURTS

Indiana

EVANSVILLE, IND.—After a lingering illness William Day, 74 years old, a veteran of the civil war, died at the home of his daughter, Mrs. Rosa Shank, 1815 Van Buren avenue, at 4 o'clock Monday morning, July 26. Infirmities of old age is supposed to have caused his death.

Brother Day was born in England, February 14, 1841. With his parents, he came to this country early in life and settled at Cleveland, Ohio, where his sister, Mrs. Susan Drake, still lives. He has lived in Evansville fifty years, having come here at the age of twenty-four. In 1880 he served as deputy United States marshal; he later filled other minor offices in the city.

He was a prominent member of the Tribe of Ben-Hur, having served his Court as a Scribe for the past sixteen years. He was Sergeant-at-Arms at the Supreme Session of

tended a meeting of Otwell Court and witnessed the initiation of forty-seven more candidates who had been secured by this Court since the close of the contest. Our Supreme Chief presented the Inter-State Prize Banner to the Court, and in accordance with the terms of the contest, the member securing the largest number of new beneficial members during the contest would receive a Ben-Hur gold watch. This prize was won by Brother C. E. Wiscaver and was presented to him by our Supreme Chief.

Brother Denman is to be complimented upon his good work in this Court and the organization may be proud of the banner won in the contest. Otwell Court will now appear upon the Roll of Honor. REPORTER.

Louisiana

NEW ORLEANS, LA.—Star of Bethlehem Court No. 6 held our regular meeting Tuesday evening, July 20, and a very large crowd was on hand. Several new applications were received and referred to the investigating committee for action.

Keeper of Tribute, W. N. Grellin, acted as Scribe in the absence of Scribe, E. H. Lund, who is on his vacation. The weather being very warm, the meeting adjourned in short order. This is the banner Court of the State

and wife, of 372 Terrace Place, Cincinnati, Ohio, member of Terrace Court No. 234.

Contest No. 5. Young ladies' foot race. Prize, solid gold T. B. H. bar pin. Won by Sarah Theis, Terrace Place, Cincinnati, Ohio.

Contest No. 6. Young men's foot race. Prize, solid gold Past Chief's charm. Won by William F. Hoppe, Chief of Esther Court No. 4, Hamilton, Ohio.

Contest No. 7. Wheelbarrow race. Gent wheeling lady friend in wheelbarrow. Prize for gent, solid gold star pin. Prize for lady, seal purse. Won by Brother C. L. Lingster, of Ludlow Court No. 9, and Sister Ollie Holmes, of Dayton Court No. 64.

Contest No. 8. Boys only. Cracker eating contest. Prize, box candy. Won by George Brewer, Ludlow, Ky.

Contest No. 9. Boys under twelve years. Water melon eating contest. Prize, box of candy. Won by Roy Betz, Ludlow, Ky.

Contest No. 10. Water melon eating contest. Girls under twelve years. Prize, box of candy. Won by Henrietta Sunbrock, Ludlow, Ky.

Extra Running Race. Prize, solid gold star pin. Won by Brother J. Stadtmiller, Mars Court No. 151. Also, a solid gold watch charm. Won by Brother W. J. Schachleiter, Chief of Mars Court No. 151, Cincinnati, Ohio.

This Outing proved to be one of the best we have had for many years. P. C.

Arkansas

CARLISLE, ARK.—We are having a great awakening in our city for Ben-Hur members and their friends. Brother Thomas L.

mination to labor more diligently in the interest of the upbuilding of Forest City Court. ENTHUSIASTIC MEMBER.

Missouri

DE SOTO, MO.—Castalia Court No. 118 had a very successful meeting Monday, August 9. Twelve candidates were initiated, the work being beautifully given by the degree team from Palm Court No. 60 of Festus. The principal speaker of the evening was Brother Melroy Dixon of Crystal City, Missouri, Chief of Palm Court No. 60. Other interesting remarks were made and after the regular meeting closed, all repaired to the banquet room, where a bounteous banquet was served and thoroughly enjoyed by all present. The members of Palm Court No. 60 are always welcome to our meetings and we shall hope they will repeat their visit soon.

Our Court has set its goal at the 100 mark and we trust by the close of the year to be upon the Roll of Honor. We expect to initiate another class of candidates at our next meeting, August 23, and hope to have a large crowd to greet them. REPORTER.

HORNERSVILLE, MO.—We are pleased to report that Willow Court No. 85 gave an old time "Fish Fry" on Little River, Monday



BEN-HUR "FISH FRY," HORNERSVILLE, MISSOURI, JULY 12, 1915

the Order at Crawfordsville in June, 1912, and in June, 1914, he was the Supreme Representative from the First District to the Supreme Session of the Tribe of Ben-Hur.

He is a member of local Farragut Post, G. A. R., having joined Co. K, 136th Indiana volunteers, at the outbreak of the war and served until the end.

Brother Day has a large circle of friends in Evansville and in all the surrounding country who will mourn his death.

He is survived by two daughters, Mrs. John Shank and Mrs. J. M. Vaught, and one son, William Day, Jr., of Dallas, Tex. The funeral was taken in charge by Evansville Court No. 10, Tribe of Ben-Hur, and Farragut Post, G. A. R. REPORTER.

OTWELL, IND.—The Court making the largest net gain in new beneficial members in the contest between the States of Indiana and Illinois for the State of Indiana was Otwell Court No. 324. This Court was organized about five years ago, and in March, this year, had about twenty-five of its original membership left in good standing. Through the assistance of our late Brother D. A. Peregrine and Brother W. L. Denman, the Court was able to increase its membership to more than seventy-five beneficial members in good standing at the close of the contest.

On July 17, Dr. R. H. Gerard, Supreme Chief, and P. O. Bowers, State Manager, at-

and meets the first and third Tuesdays of each month at W. O. W. Hall.

CORRESPONDENT.

North Kentucky and Southern Ohio

LUDLOW, KY.—The Outing of Saturday, July 17, given by "The Ben-Hur Welfare Committee," was a success, considering business conditions have been so very poor for the year past, also that this section was visited on the evening of July 7, by a terrific cyclone. The false report of the destruction of buildings at the Ludlow Lagoon Park was the cause of keeping many members from attending the Outing. Notwithstanding, the attendance reached nearly to a thousand, and the contests for prizes was sharp and worthy the efforts made. We had visitors from Meadville, Pa., Springfield, Ohio, and Hamilton, Ohio. Every one seemed to have a glorious time and, best of all, Brother Wm. H. Owen, Supreme Organizer, was with us and presented the prizes to the following victors:

Contest No. 1. Boat race for married men. Prize, solid gold chain. Won by Robert Wilson, Ludlow, Ky.

Contest No. 2. Boat race for single men. Prize, silver handled Ben-Hur knife. Won by Delbert Bruce, Ludlow, Ky.

Contest No. 3. Baby show. Handsomest baby one year and under three. Prize, diamond ring. Won by Mildred Webb, 607 Greening street, Covington, Ky.

Contest No. 4. Baby show. Handsomest baby one year and under. Prize, diamond ring. Won by infant of C. V. Steingfield

Mackey having personal charge of the campaign. Plans are being made for the initiation of a large class of candidates, very soon, and from the interest being manifest our anticipations will be realized. The high standing of Ben-Hur in this vicinity adds much to the prestige of the work and expedites the organization of our Court. REPORTER.

Ohio

CLEVELAND, OHIO.—Friday, August 6, Forest City Court No. 15 had a social gathering which was of more than ordinary interest and import. Our retiring Chief, Brother Jno. R. Barber, being presented with one of the solid gold Past Chief's badges. Brother Barber was taken completely by surprise, but expressed his words of appreciation and was proud of the honors accorded in having served as Chief of our Court. The presentation speech was made by Brother Ed. O. Peets in the presence of a large gathering of members. The incoming Chief, Brother W. H. Fay, was presented with a large bunch of white carnations and the hall rang with applause.

After the meeting all were requested to repair to the banquet hall, where a delightful repast was served to about one hundred people. Enthusiastic talks were given and every member present signified their intention to support the officers and expressed a deter-

July 12. About fifty members were present and were pleased to have with us Dr. J. F. Davidson, our Supreme Medical Examiner, Brother P. E. Genoway, State Manager, and Brother W. H. Petty, Brother Wells, and Dr. Marlow, of Kennett. All seemed to enjoy the occasion, and we hope to repeat the occurrence again in the near future when some other of our Supreme Officers or Deputies can be present.

The above illustration of the very enjoyable affair was taken at the picnic and shows very plainly that all present were having a delightful time.

VONNIE M. BRYANT, Scribe.

Texas

SAN ANTONIO, TEX.—Thirty-four representatives of the various Fraternal Organizations of this city met in the Pink Room of the Gunter Hotel Thursday evening, July 29, to formulate plans and arrange for the reception to be given the delegates to the Texas Fraternal Congress, which is to convene in San Antonio November 9 and 10. Dr. H. V. Beardsley, State Manager for the Tribe of Ben-Hur, was unanimously elected chairman, and Miss Alice M. Norton, of the Knights and Ladies of Security, was elected secretary of the joint committee.

A committee composed of H. B. Vodrie of

(Continued on Page Seven.)



Published monthly by the Supreme Tribe of Ben-Hur, Crawfordsville, Indiana

Office of
THE SUPREME TRIBE OF BEN-HUR
Crawfordsville, Indiana

GILBERT HOWELL, Editor
Crawfordsville, Indiana

Subscription Price, 25 Cents Per Year

Address all communications to THE CHARIOT
Crawfordsville, Indiana

Entered as second class matter, December 10, 1912, at the post office at Crawfordsville, Indiana, under the Act of August 24, 1912.



SEPTEMBER, 1915

Men resemble the gods in nothing so much as in doing good to their fellow-creatures.—CICERO.

Our watchword: Now altogether in unity for 20,000 new members in 1915.

EVERY day is full of opportunities, but many opportunities escape with the day and are lost to mankind forever. Grasp all that come your way.

IT IS EASY to prove that prosperity has ruined more men than poverty, but that doesn't prevent us from seeking diligently to tempt fate by court-shiping prosperity.

WELL has it been said, "It takes a touch of frost to perfect and flavor some fruit and grain, and it takes a touch of adversity to develop the best that is in men."—*Court of Honor.*

THIS issue of THE CHARIOT will reach the members a few days earlier than the regular date, as the Editor wishes to attend the National Fraternal Press Association held at Minneapolis, Minnesota, August 23-27.

THE CHARIOT is in receipt of notice sent out by Brother J. R. Adams, advising that he has been placed in charge of the Publicity Department of the National Fraternal Congress of America, for the session which is to convene in Minneapolis Monday, August 23, and we are confident under Brother Adams's direction great publicity will be given to the work of the Congress.

OUR Supreme Instructor, Brother W. N. Steele, has planned for several large class initiations where the Spectacular work will be given, and those who desire to have the services of Brother W. N. Steele, our Supreme Instructor, or Brother Harry D. Michael, our Supreme Lecturer, should write our Supreme Chief, Dr. R. H. Gerard, and arrange for definite dates.

IT IS with great sorrow THE CHARIOT learned of the death of Brother Wm. Day, member of Evansville Court No. 10, Evansville, Indiana. Brother Day has been an honored Representative to the Supreme Tribe, also Sergeant-at-Arms and was a most loyal and faithful member, having served as Scribe of Evansville Court No. 10 since its organization in 1894, which gives him the distinction of being one of our oldest Scribes in the entire Jurisdiction, having served continuously in that office. Elsewhere in this issue of THE CHARIOT we give an extract from the local paper of Evansville, Indiana.

While you are insurable is the time to take membership in Ben-Hur.

THIS far the year 1915 has been a splendid one for the Tribe of Ben-Hur, and by united effort we can make the remaining months equally as good and thus close the year with a glorious victory. If you have not arranged for a local deputy in your vicinity, write our Supreme Chief, Dr. R. H. Gerard, asking that he send you a worker.

Disappeared

Brother Samuel D. Patterson, a member of Rigel Court No. 86, Michigan City, Indiana, went to Chicago on July 30, to look after some business interests and was last seen in the National Bank Building in that city about 4:00 o'clock p. m. His family would be glad to have any information concerning him. Notifications should be sent to Belle C. Kiefer, 311 Vail St., Michigan City, Indiana, who is Scribe of Court No. 86.

Brother Patterson is about 45 years of age, weight 175 pounds, height 5

No MAN can do the best work that is in him without a certain amount of kindly sympathy.—*Beecher.*

Awarded First Prize

WE ARE pleased to give as the front page illustration in this issue of THE CHARIOT the Ben-Hur Float, officers and degree team of Caledonia Court No. 59, which took first prize at Urbana, Illinois, Monday, July 5. Fifteen other Fraternal Orders participated in the parade and the fact that Caledonia Court No. 59 was awarded first prize was indeed an honor. The award of the prize was made at the Park in the presence of about 100,000 people who witnessed the "First Prize Ribbon" tied to the standard of the Ben-Hur Float. Caledonia Court was also the recipient of First Prize given for the most beautiful and complete costumes over all the Fraternal Orders. This was indeed a Gala Day for Ben-Hur at Urbana, and Brother L. M. Hundley and his able assistants

The same motive which prompts a person to become a member of a Fraternal Order should prompt him to continue his membership.

Pay up and keep paid up. Do not be a quitter, dropping out one month, and reinstating the next. You may die during such suspension.

SOUTH BEND COURT No. 41 has been robbed of one of its most conscientious and faithful members by the death of Sister Lillian Stockwell, who has been the faithful Scribe of South Bend Court No. 41 since 1898. The death of such a faithful member is not only a loss to the family, friends and local Court, but the Society, for she has added much to the successful growth of the Order. THE CHARIOT would extend sympathy to the bereaved friends.

Paul Mason

THE sudden and fatal accident which befell Paul Mason at Arcadia, Florida, Wednesday, August 4 brings sadness to the Supreme Office. Brother Mason was a younger brother of Edward M. Mason, who is the Assistant in the Supreme Office to our Supreme Scribe, and is greatly beloved by many of our workers and members.

Brother Paul Mason had recently located in Florida and engaged in the orange growing industry, and under his able management, the business gave promise of great success. He was a young man only twenty-four years of age, of excellent character and high standing in the community where he had been born and raised. The body was brought back to New Richmond, Indiana, by the sorrowing brother and laid to rest in the beautiful little cemetery on the crest of the hill. The deceased leaves a father, mother, sister, two brothers, a young widow and little son and a host of sorrowing friends, to whom THE CHARIOT would extend the sympathies of our 100,000 members, for—

"Somewhere the birds are singing,
In the sweet old way of song,
That sets the echoes ringing
Where the golden memories throng."

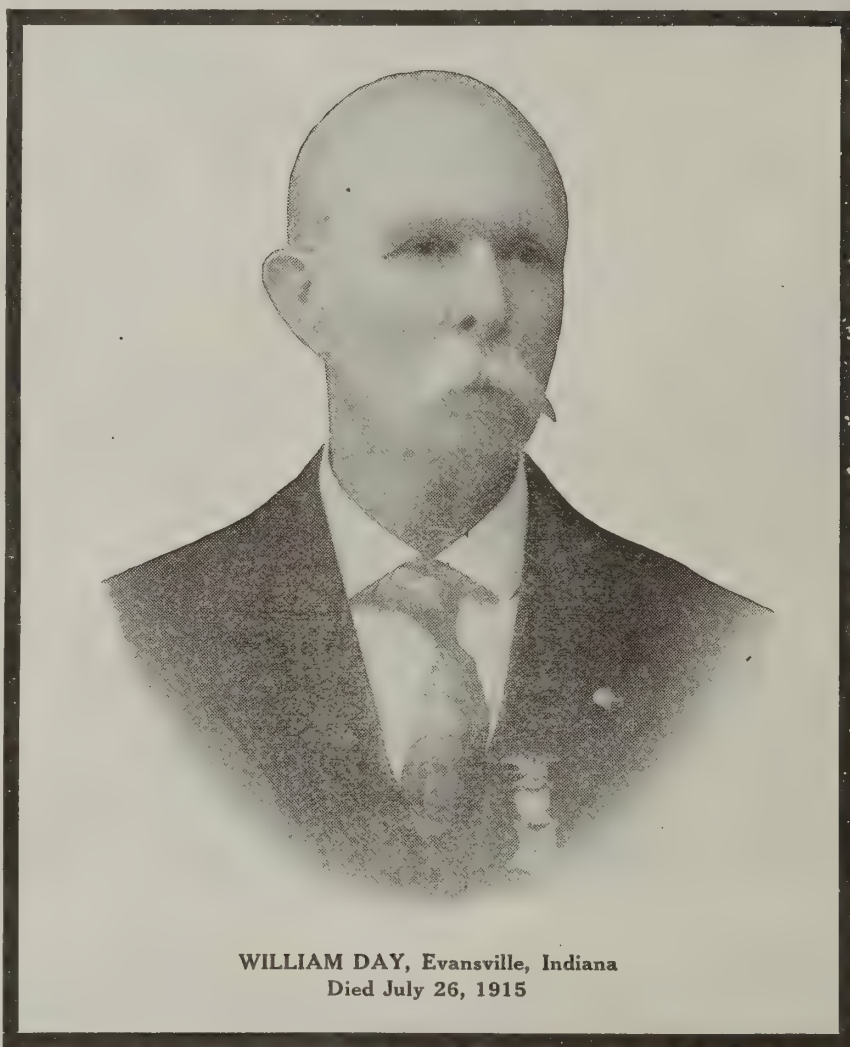
Price List

Of supplies and paraphernalia furnished by the Supreme Tribe of Ben-Hur, Crawfordsville, Ind.:

Badges, members, per dozen	\$3.00
Badges, officers, per set of ten	3.00
Ballots, per dozen	.10
Ballot boxes, each	1.00
Gavels, each	.25
Keeper of Tribute, cash book, each	.75
Laws, rules and regulations, each	.10
Ode books, each	.10
Receipt books, individual, each	.04
Rituals, New Form, Leather Bound, each	1.50
Scribe's Cash Book, No. 100	.75
Scribe's Cash Book, No. 250	1.00
Scribe's cash book, leather bound, each	8.00
Scribe's order book on Keeper of Tribute, each	.15
Scribe's order book on Keeper of Tribute, per doz.	1.50
Scribe's record book, each	1.00
Scribe's receipt book, each	.10
Scribe's receipt book, per dozen	1.00
Scribe's receipts, with name and number of Court, per thousand	2.00
Seals, each	2.50
Transfer cards, each	.25
500 letter heads for Scribe	2.00
1,000 letter heads for Scribe	3.50
500 envelopes, 6 3/4, for Scribe	2.00
1,000 envelopes, 6 3/4, for Scribe	3.50
Seven Pointed Star Pin, Rolled Gold, No. 331	1.00
Star with cross and chain, rolled gold, No. 329	1.25
Star with cross and chain, solid gold, No. 330	2.00
Electro button or pin, No. 300	.35
Rolled gold button or pin, No. 301	.50
Solid gold button or pin, No. 302	1.00

PLEASE TAKE NOTICE.

All orders for supplies must be accompanied by remittances for the full amount. JNO. C. SNYDER, Sup. Scribe.



WILLIAM DAY, Evansville, Indiana
Died July 26, 1915

feet 8 inches, blue eyes, dark brown hair, and may be easily identified, as his right hand had been amputated about one and a half inches above the wrist joint. When he left home he wore a dark suit of clothes, soft white shirt, black derby hat and black button shoes.

New Business

The Prize Offer as made in this issue of THE CHARIOT on pages six and seven are very liberal indeed and should interest each and every member. This is the most liberal Prize Offer ever made by the Supreme Tribe, from the fact that members who are awarded individual prizes may also have the same members counted to the credit of the Court in its contest for the Bondopticon, with slides, complete. We trust this Prize Offer will be an incentive for all members to start the campaign promptly on the 15, of September, and that it will be pushed vigorously until its close December 15, 1915.

are entitled to great credit for the successful handling of the entire matter.

THE Supreme Tribe of Ben-Hur will be represented at the meeting of the National Fraternal Congress of America in Minneapolis, Minn., by Dr. R. H. Gerard, Supreme Chief, who is also a member of the Executive Committee of the Congress; Jno. C. Snyder, Supreme Scribe; Dr. J. F. Davidson, Supreme Medical Examiner; C. W. Iliff, Supreme Actuary; Benj. Crane, Supreme Solicitor, and by the Editor of THE CHARIOT.

The meeting of the Congress promises to be one of the most important ever held by that body. Many vital questions will be discussed and definite plans inaugurated to perpetuate our Fraternal Societies, and at the same time meet the peculiar conditions which are now confronting all Fraternal Orders. We hope to give a brief outline of the meeting in the October issue of THE CHARIOT.

Roll of Honor

The Roll of Honor is made up by States, the Courts being grouped in consecutive order for each State according to the number of Beneficial members in good standing on the 15th day of July, 1915.

New York

1 Star of B'thleh'm 37, Buffalo N. Y.	1606
2 Palestine No. 2, Olean, N. Y.	411
3 Edw. Lauterbach, 84, New York, N. Y.	365
4 Genesee Valley, 18, Rochester N. Y.	257
5 Jefferson No. 24 Watertown, N. Y.	215
6 Olean, No. 43, Olean, N. Y.	143
7 Balthasar No. 77, Troy, N. Y.	127
8 Ithamar No. 1, Auburn, N. Y.	126
9 Arrius, No. 9, Geneva, N. Y.	121
10 Electric City, No. 75, Schenectady, N. Y.	103

Indiana

1 Ben-Hur No. 15, Ft. Wayne, Ind.	1112
2 Balthasar No. 9, Crawfordsville, Ind.	956
3 Crescent City No. 122, Evansville, Ind.	805
4 Simonides No. 1, Crawfordsville, Ind.	733
5 Esther No. 4, Terre Haute, Ind.	656
6 Marion No. 48, Marion, Ind.	576
7 Princeton No. 43, Princeton, Ind.	431
8 Maluch No. 45, Vincennes, Ind.	392
9 Vigo No. 126, Terre Haute, Ind.	374
10 Wabash No. 28, Wabash, Ind.	351
11 Washington, No. 169, Washington, Ind.	337
12 Unity No. 350, Indianapolis, Ind.	326
13 Huntington No. 68, Huntington, Ind.	320
14 Beech Tree No. 211, South Bend, Ind.	316
15 Star No. 277, Indianapolis, Ind.	315
16 Vanderburgh, 127, Evansville, Ind.	306
17 Logansport No. 233, Logansport, Ind.	303
18 Orontes No. 77, Shelbyville, Ind.	286
19 Kendallville No. 20, Kendallville, Ind.	274
20 Kokomo No. 38, Kokomo, Ind.	271
21 South Bend, No. 41, South Bend, Ind.	265
22 Oolitic, No. 54, Bedford, Ind.	256
23 Isis No. 32, Anderson, Ind.	252
24 Elkhart No. 72, Elkhart, Ind.	247
25 Chariot No. 38, Lafayette, Ind.	245
26 Evening Star, No. 231, Evansville, Ind.	243
27 Queen City, No. 153, Marion, Ind.	241
28 Columbia City 92, Columbia City, Ind.	240
29 Antioch No. 12, Garrett, Ind.	239
30 Germania No. 165, Evansville, Ind.	237
31 Maple City No. 125, LaPorte, Ind.	221
32 Lick No. 86, Michigan City, Ind.	220
33 Boonville No. 59, Boonville, Ind.	198
34 Aldebaran No. 16, Peru, Ind.	196
35 Decatur No. 156, Decatur, Ind.	190
36 Vincennes No. 243, Vincennes, Ind.	189
37 Castalia No. 13, Muncie, Ind.	187
38 Ft. Wayne No. 96, Ft. Wayne, Ind.	187
39 Bismarck No. 134, Terre Haute, Ind.	184
40 Harmony No. 304, Logansport, Ind.	182
41 Greencastle No. 102, Greencastle, Ind.	182
42 Richmond, No. 42, Richmond, Ind.	177
43 Evansville No. 10, Evansville, Ind.	174
44 Corydon, No. 184, Corydon, Ind.	166
45 Posey No. 105, Mt. Vernon, Ind.	163
46 Sandborn No. 67, Sandborn, Ind.	145
47 Owensville, No. 104, Owensville, Ind.	143
48 Jewel No. 334, Michigan City, Ind.	143
49 French Lick No. 200, French Lick, Ind.	129
50 Hartford City, 36, Hartford City, Ind.	124
51 Frankfort No. 2, Frankfort, Ind.	122
52 Freelandville No. 91, Freelandville, Ind.	120
53 Faith Court No. 316, Evansville, Ind.	118
54 Court No. 355, East Chicago, Ind.	114
55 Progressive No. 106, Hammond, Ind.	114
56 Grandview, No. 150, Grandview, Ind.	113
57 Bluffton, No. 7, Bluffton, Ind.	110
58 Rockport No. 135, Rockport, Ind.	105
59 Antares, No. 39, Tipton, Ind.	101
60 Crab Orchard, No. 218, Kleiner, Ind.	100
61 Bethel No. 205, Griffin, Ind.	100

Kentucky

1 Kentucky No. 11, Louisville, Ky.	1051
2 Jehovah No. 4, Louisville, Ky.	452
3 Ludlow No. 9, Ludlow, Ky.	331
4 Covington No. 2, Covington, Ky.	203
5 Newport No. 1, Newport, Ky.	202
6 Henderson No. 3, Henderson, Ky.	192
7 Ilderim No. 14, Louisville, Ky.	165
8 Mizpah No. 8, Bellevue, Ky.	120

Ohio

1 Portsmouth No. 109, Portsmouth, O.	896
2 Ilderim, No. 1, Dayton, O.	648
3 Forest City No. 15, Cleveland, O.	501
4 Esther No. 4, Hamilton, O.	436
5 Crockery City No. 111, E. Liv'r'l, O.	355
6 Washington No. 43, Toledo, O.	329
7 Ben-Hur No. 7, Findlay, O.	318
8 Canton No. 57, Canton, O.	313
9 Springfield No. 31, Springfield, O.	279
10 Balthasar No. 3, Cincinnati, O.	258
11 Lew Wallace No. 189, Dayton, O.	242
12 Lincoln No. 23, Lima, O.	241
13 Mars No. 151, Cincinnati, O.	211
14 Aldebaran No. 14, Youngstown, O.	200
15 Toledo No. 34, Toledo, O.	194
16 Eros No. 5, Mt. Vernon, O.	189
17 Butler No. 99, Hamilton, O.	178
18 Bellefontaine No. 12, Bellefontaine, O.	167
19 Alpha No. 51, Newark, O.	165
20 Ithamar No. 8, Marion, O.	162
21 Liberty No. 70, Cummins, O.	160
22 Sidney, No. 19, Sidney, O.	129
23 Star of Valley No. 113, Wells, O.	128
24 Cincinnati No. 56, Cincinnati, O.	117
25 Iris, No. 20, Tippecanoe City, O.	115
26 Riverside No. 49, Shelby, O.	113

27 Putnam, No. 62, Columbus Grove, O.	112
28 Victory No. 176, Cincinnati, O.	111
29 Piqua, No. 18, Piqua, O.	100

Nebraska

1 Capitol City No. 23 Lincoln, Neb.	722
2 Lincoln No. 118, Lincoln, Neb.	365
3 Mecca No. 13, Omaha, Neb.	359
4 Harmony No. 28, Ord, Neb.	181
5 Arrius No. 32, Scotia, Neb.	147
6 York No. 61, York, Neb.	138
7 Fullerton No. 6, Fullerton, Neb.	129
8 North Nebraska No. 9, Norfolk, Neb.	127
9 Esther No. 21, David City, Neb.	124
10 Omaha No. 110, Omaha, Neb.	118
11 Osceola No. 39, Osceola, Neb.	114

Illinois

1 Triumph No. 17, Decatur, Ill.	694
2 Ithamar No. 1, Danville, Ill.	559
3 Centralia No. 153, Centralia, Ill.	442
4 Caledonia No. 59, Urbana, Ill.	437
5 Valhalla No. 63, Chicago, Ill.	388
6 E. St. Louis No. 136, E. St. Louis, Ill.	337
7 Mira No. 97, Mt. Carmel, Ill.	305
8 Friendship No. 61, Chicago, Ill.	295
9 Damascus No. 41, Springfield, Ill.	294
10 Lawrenceville, 86, Lawrenceville, Ill.	282
11 Balthasar No. 2, Champaign, Ill.	281
12 Superior No. 372, South Chicago, Ill.	276
13 Galesburg No. 50, Galesburg, Ill.	268
14 J. C. Hale No. 149, Mattoon, Ill.	251
15 Fox River No. 508, Aurora, Ill.	229
16 Metropolis No. 181, Metropolis, Ill.	226
17 Miriam No. 11, Kensington, Ill.	226
18 Waukegan No. 76, Waukegan, Ill.	218
19 Harrisburg No. 116, Harrisburg, Ill.	214
20 Guiding Star No. 271, Springfield, Ill.	211
21 Danville No. 474, Danville, Ill.	209
22 Granite No. 144, Granite City, Ill.	203
23 Olney No. 12, Olney, Ill.	199
24 Mizpah No. 7, Rockford, Ill.	199
25 Pullman No. 42, Pullman, Ill.	193
26 Grayville No. 28, Grayville, Ill.	192
27 Mt. Vernon No. 115, Mt. Vernon, Ill.	174
28 Linne No. 262, Rockford, Ill.	171
29 Melchior No. 27, Charleston, Ill.	164

INTEREST IN CONTEST GROWS

The States of Arkansas and Tennessee are each doing a splendid work. At the close of business for July, Arkansas had secured 94 new Beneficial Members and a total of \$103,750.00 business for the month. Tennessee had 73 new Beneficial Members and a total of \$73,000.00 of business.

This friendly contest will be of great benefit to the work in both of these States and a Prize Banner will be awarded to the Court in each State which secures the greatest number of New Beneficial Members during the months of July, August, and September. Thus it will be noted the time is short and each and every worker and member must be alert and active.

30 Garfield No. 64, Chicago, Ill.	163
31 Auburn No. 49, Auburn Park, Ill.	152
32 Egyptian No. 56, Carmi, Ill.	152
33 Paris No. 4, Paris, Ill.	152
34 Chicago No. 15, Chicago, Ill.	151
35 Litchfield No. 169, Litchfield, Ill.	150
36 Columbia No. 74, Chicago, Ill.	143
37 West Salem No. 31, W. Salem, Ill.	145
38 Fairfield No. 101, Fairfield, Ill.	144
39 Kankakee No. 91, Kankakee, Ill.	138
40 Kewanee No. 258, Kewanee, Ill.	136
41 Voduary No. 333, Chicago, Ill.	134
42 Robinson No. 48, Robinson, Ill.	133
43 St. Clair No. 250, E. St. Louis, Ill.	131
44 Decatur No. 243, Decatur, Ill.	123
45 Chicago No. 66, South Chicago, Ill.	114
46 Jacksonville, 215, Jacksonville, Ill.	112
47 St. Joseph No. 3, St. Joseph, Ill.	111
48 Clay No. 108, Flora, Ill.	111
49 Cairo No. 171, Cairo, Ill.	109
50 Madison No. 200, Madison, Ill.	109
51 Mt. Carmel No. 453, Mt. Carmel, Ill.	108
52 Germania No. 82, Chicago, Ill.	105
53 Harmony, No. 83, Chicago, Ill.	105
54 F. L. Riegr No. 281, Chicago, Ill.	104
55 Vlastimil No. 186, Chicago, Ill.	103
56 Effingham No. 36, Effingham, Ill.	102
57 Quincy No. 20, Quincy, Ill.	100

Iowa

1 Aldebaran No. 12, Cedar Rapids, Ia.	603
2 Melchior No. 3, Waterloo, Ia.	514
3 Tirzah No. 3, Mason City, Iowa	463
4 Roman No. 98, Sioux City, Ia.	265
5 Cedar Rapids, No. 65, Cedar Rapids, Ia.	234
6 Jewel No. 2, Council Bluffs, Ia.	227
7 Ben-Hur No. 15, Oskaloosa, Ia.	172
8 Banner No. 29, Sioux City, Ia.	158
9 Unity No. 54, Marshalltown, Ia.	152
10 Clinton No. 28, Clinton, Ia.	147
11 Star, No. 41, Creston, Ia.	122

Missouri

1 Carnation No. 7, Kennett, Mo.	553
2 Century No. 26, St. Louis, Mo.	335
3 Morehouse No. 10, Morehouse, Mo.	220
4 Sikeston No. 9, Sikeston, Mo.	207
5 Independence No. 159, Dexter, Mo.	197
6 Simonides No. 61, St. Louis, Mo.	156
7 Golden Rod No. 22, St. Joseph, Mo.	133
8 Sedalia No. 39, Sedalia, Mo.	131
9 Victory, No. 74, Kansas City, Mo.	106

Pennsylvania

1 Keystone No. 1, Bradford, Pa.	442
2 Pioneer No. 42, Scranton, Pa.	369
3 Lew Wallace No. 17, Meadville, Pa.	316
4 Arrius No. 4, Braddock, Pa.	243
5 New Kensington, 11, N. Kensington, Pa.	237
6 Harmony No. 43, Sharon, Pa.	234
7 Rigel, No. 9, Newcastle, Penn.	222
8 Trevylne No. 12, Jeannette, Pa.	203
9 Ben Franklin, 97, Philadelphia, Pa.	114
10 Sharon No. 13, Sharon, Pa.	108

Tennessee

1 Usona No. 36, Memphis, Tenn.	395
3 Ben-Hur No. 1, Knoxville, Tenn.	189
2 Jere Baxter No. 12, Nashville, Tenn.	158

W. Virginia

1 Parkersburg No. 1, Parkersburg, W. Va.	372
--	-----

Texas

1 Lone Star No. 1, Ft. Worth, Tex.	310
2 Simonides No. 11, Marshall, Tex.	216
3 Arrius No. 68, Wichita Falls, Tex.	211
4 Greenville No. 39, Greenville, Tex.	181
5 Tirzah No. 10, Dallas, Tex.	166
6 Ithamar No. 3, Cleburne, Tex.	156
7 Ben Hur No. 5, Houston, Tex.	119
8 Denison No. 94, Denison, Tex.	102

Michigan

1 Eros No. 27, Saginaw, Mich.	302
2 Queen No. 43, Battle Creek, Mich.	197
3 Kalamazoo, No. 4, Kalamazoo, Mich.	182
4 Cadillac No. 44, Detroit, Mich.	173
5 Ben-Hur No. 1, Flint, Mich.	155
6 Ilderim No. 9, Jackson, Mich.	150
7 Fort No. 130, Detroit, Mich.	145
8 Mars No. 31, Bay City, Mich.	116
9 State No. 150, Detroit, Mich.	111
10 Amrah, No. 54, Muskegon, Mich.	107

Washington

1 Tacoma No. 2, Tacoma, Wash.	290
2 Oriental No. 6, Seattle, Wash.	154
3 Ben-Hur No. 3, Bellingham, Wash.	120
4 Purity, No. 13, Buckley, Wash.	102

District of Columbia

1 Washington No. 1, Washington, D. C.	244
---------------------------------------	-----

Alabama

1 Birmingham No. 1, Birmingham, Ala.	240
--------------------------------------	-----

Arkansas

1 Esther No. 3, Jonesboro, Ark.	227
2 Egyptian No. 4, Paragould, Ark.	214
3 Century No. 10, Wynne, Ark.	119

Oklahoma

1 Oklahoma No. 1, Oklahoma City, Okla.	226
--	-----

California

1 Simonides No. 4, Los Angeles, Cal.	215
2 Live Oak No. 32, Oakland, Cal.	123
3 Los Angeles, No. 19, Los Angeles, Cal.	102
4 Mizpah No. 1, San Francisco, Cal.	100

Kansas

1 Junction City No. 2, Junction City, Kan.	204
2 Pittsburg No. 29, Pittsburg, Kan.	116

Oregon

1 Ben-Hur No. 9, Portland, Ore.	192
---------------------------------	-----

Louisiana

1 Star of Bethlehem No. 6, New Orleans	159
2 Evangeline No. 10, Patterson, La.	111
3 LaFayette No. 1, LaFayette, La.	109

New Jersey

1 Progress No. 6, Paterson, N. J.	150
-----------------------------------	-----

Wisconsin

1 Atlas No. 23, Milwaukee, Wis.	144
---------------------------------	-----

Maryland

1 Highland, No. 3, Highlandtown, Md.	142
2 Maryland No. 1, Baltimore, Md.	127

Virginia

1 Staunton No. 3, Staunton, Va.	129
2 Roanoke No. 4, Roanoke, Va.	122

Insurance on European Travelers

Three life insurance companies have restricted their insurance writings regarding travelers in Europe. The Equitable Life of New York will not write policies for anyone going to Europe, while the New York Life

and the Mutual Life agree to write policies on travelers to Europe, with the stipulation that, should death occur from war causes, the beneficiary will be paid only the amount paid in premiums by the policyholder.—*The Spectator*.

Not Guilty

Georgia Lawyer (to colored prisoner)—“Well, 'Ras, as you want me to defend you, have you any money?”

Rastus—“No; but I've got a mule and a few chickens, and a hog or two.”

Lawyer—“Those will do very nicely. Now, let's see—what do they accuse you of stealing?”

Rastus—“Oh, a mule and a few chickens, and a hog or two.”

AUNT LIZA's former mistress was talking to her one morning, when suddenly she discovered a little pickaninny standing shyly behind his mother's skirts. “Is this your little boy, Aunt 'Liza?” she asked.

“Yes, miss; dat's Prescription.”

“Goodness, what a funny name, auntie, for a child! How in the world did you happen to call him that?”

“Ah simply calls him dat becuz ah has sech hahd wuk gettin' him filled.”

TRIBE OF BEN-HUR REMINDER

Monthly Payments and Extra Assessment No. 22

To all Members, Tribe Ben-Hur:

The regular monthly payment on your Beneficial Certificate for the month of September, 1915, together with Extra Assessment No. 22 for each and every Class A certificate is now due, and must be paid to the Scribe of your Court on or before the 25th day of this month.

The members of Class A whose certificates were issued before January 1, 1902, may have this Extra Assessment No. 22 paid out of their apportionment of the Emergency or Reserve Fund, but all Class A members whose certificates are dated between January 1, 1902, and June 30, 1908, and numbered from No. 77260 to No. 199999 will be required to pay this Extra Assessment in cash, as their apportionment of the Emergency or Reserve Fund has been applied to the payment of the Extra Assessments heretofore called.

Your failure to pay the Extra Assessments when due to be paid in cash, as well as your monthly payment, will forfeit your membership, and you will stand suspended without notice as provided by the General Laws of the Order.

The Scribes of each local Court have been provided with a list of the names of the Class A members who are required to pay these and all future Extra Assessments in cash, and these lists must be preserved for the future use of the Scribe.

Extra Assessment No. 23 for each and every Class A certificate will be due and must be paid to the Scribe of your Court on or before the 25th day of October, 1915, together with the regular monthly payment due for that month.

The members of Class A whose certificates were issued before January 1, 1902, may have said Extra Assessment No. 23 paid out of their apportionment of the Emergency or Reserve Fund, but all Class A members whose certificates are dated between January 1, 1902, and June 30, 1908, and numbered from No. 77260 to No. 199999 will be required to pay this Extra Assessment IN CASH, together with their regular October monthly payment, as their apportionment of the Emergency or Reserve Fund has been applied to the payment of the Extra Assessments heretofore called.

Fraternally in T. B. H.,
JNO. C. SNYDER,
Supreme Scribe.
September 1, 1915.
Crawfordsville, Indiana.

PRIZES TO MEMBERS

THESE PRIZES TO BE AWARDED BY THE SUPREME TRIBE OF BEN-HUR FOR
NEW BENEFICIAL MEMBERS SECURED PERSONALLY BY MEMBERS OF THE ORDER

DEPUTIES AND SCRIBES CANNOT COMPETE FOR ANY OF THESE PRIZES

CRAWFORDSVILLE, INDIANA, SEPTEMBER 1, 1915

For Three New Beneficial Members. Choice of Either.

- 1 Solid Gold Pin, No. 200 (for lady).
- 1 Solid Gold Button, No. 191 (for gentleman).
- 1 Ben-Hur Fountain Pen.
- 1 Ben-Hur Knife for either lady or gentleman, with name and address on one side and the emblems of the Order—the Chariot Race and the Galley—on the other side of the handle.

For Five New Beneficial Members. Choice of Either.

- 1 Solid Gold Star Pin, with Chain and Cross, No. 198.
- 1 Solid Gold Pin, No. 193.
- 1 Book Ben-Hur, Players' Edition, beautifully illustrated.
- 1 Hustlers' Button, No. 211.
- 1 Special Ben-Hur Knife, sterling silver, paneled handle, enameled in appropriate colors of the Order, and will stand the test of unlimited wear and usage, at the same time represent a beautiful personal ornament for every day use. The blades are forged from the finest quality of English crucible steel.
- 1 Leather Hand Bag, either numbers 4772 or 4811.
- These Hand Bags are made of the best quality of leather, satin lined, the interior fitted with mirror and coin purse. The styles are indicated by Nos. 4772 and 4811, and number and style selected should be designated in the application for Prize.

For Seven New Beneficial Members. Choice of Either.

- 1 Book Ben-Hur, Garfield Edition, in two volumes.
- 1 Solid Gold Watch Charm, No. 210.
- 1 Solid Gold Ring, No. 202 (for lady).
- 1 Solid Gold Ring, No. 201 (for gentleman).
- These Rings are emblematic of the Order and very artistic. They represent the highest class of workmanship. Please give the exact measure of finger or size of ring needed.

For Ten New Beneficial Members. Choice of Either.

- 1 Past Chief's Solid Gold Badge, No. 196.
- 1 Ben-Hur Emblematic Rug, 36 x 63 inches. This rug is a much better quality rug than our Chariot Race rug. It is a high grade Royal Wilton, guaranteed all worsted and fast colors. They have heavy backs and will lay well to any hardwood floor. The colors of the Order—red, yellow and black—are beautifully worked out in this handsome design. These rugs make an artistic ornament for any Court or home.

For Fifteen New Beneficial Members. Choice of Either.

- 1 Ben-Hur Watch, seven jewel, Elgin movement, Dueber filled case, twenty year guarantee, size .0 for ladies or size 16 for gentlemen.
- These watches are expressly manufactured for the Order, with the emblems engraved thereon, and are very attractive and beautiful, a prize well worthy the effort required, and the most beautiful and desirable watch ever offered by a fraternal society.
- 1 Ben-Hur Suit Case. This is made of the best leather, is suitable for either gentleman or lady, has name or initials of owner burned in the leather. Please indicate in plain letters the name or initials to be burned when ordering this prize.

TERMS.

FIRST—Deputies and Scribes cannot compete for these prizes. Members must secure the application by their own personal work, and have the application for prize certified to by the Chief and Scribe of the Court.

SECOND—The same new member can not be counted for more than one prize, except where applied by the Court on the Bond-option. Additional certificates will not be counted in an application for a prize.

THIRD—Applications for these prizes may be made at any

time after the required number of members are secured. All applications for prizes must be made upon the blanks furnished by the Supreme Tribe of Ben-Hur, certified to by the Chief and Scribe of the Court, with the seal attached, and must be sent to the Supreme Chief.

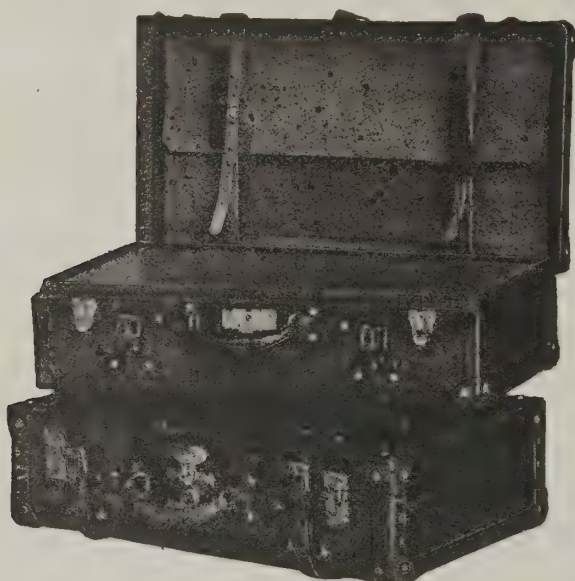
FOURTH—The contest for these prizes shall be valid only for New Beneficial Members secured, and certificates issued at the Supreme Office between the 15, day of September, 1915, and the 15, day of December, 1915.

FIFTH—The above prizes will be sent out when the report of the same has been made and the application received at the Supreme Office and checked with the books of the Supreme Tribe; provided, all the members secured under the Prize Contest are in good standing December 31, 1915, having made their December payment, and which has been duly forwarded by the Scribe of the Court and properly credited upon the books of the Supreme Tribe. If the new member is secured in December, he must pay for December, and the Scribe must certify to the fact, that as Scribe he has received the December payment from the new member.

No prizes will be forwarded until the December report from the Scribe of the Court has been received and entered upon the books of the Supreme Tribe, and the members secured must be in good standing upon this report. The same new beneficial members are not to be counted for more than one prize to any member, but may be used by the Court in the contest for the Bond-option.

The application blanks as furnished by the Supreme Tribe to the Scribe of the local Court must be properly filled out, giving the name of the new member and number of certificate, and the report must be attested by the Chief and Scribe, and bearing the seal of the Court.

IMPORTANT NOTE. Deputies are not permitted to write applications and let members count them for prizes. The purpose is to award these prizes for individual effort only. It is not sufficient and is not contemplated that members will only suggest names of prospective candidates and when secured by deputies, count them for prizes, but must write the application.



BEN-HUR SUIT CASE



GENT'S WATCH
(Exact Size)



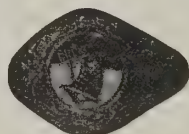
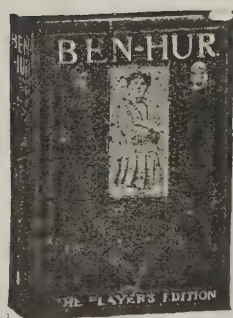
GENTLEMAN'S KNIFE.
(Exact Size)



No. 202



LADIES' KNIFE.
(Exact Size)



No. 201



No. 200



No. 198



No. 196



BEN-HUR FOUNTAIN PEN



No. 210



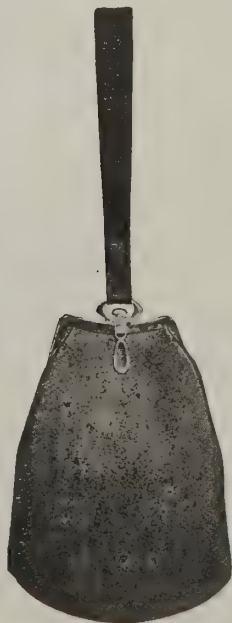
SPECIAL BEN-HUR KNIFE
(Exact Size)



No. 211



No. 4772



No. 4811



LADIES' WATCH
(Exact Size)



BEN-HUR RUG

NEWS FROM THE COURTS

Continued from Page Three.

Bexar Camp No. 12034, Modern Woodmen of the World; Mrs. Alice Stephens, of W. C. Olive Grove No. 157; Dr. R. L. Gray, of the Tribe of Ben-Hur; A. A. Zizik, of San Antonio Camp No. 529, W. O. W.; J. W. Crow, of the Knights and Ladies of Security; Jacob Weber, of Germania Lodge No. 1056, Knights and Ladies of Honor; and Mrs. N. M. Karney, of Alamo Review No. 22, Woman's Benefit Association of the Maccabees, were appointed to outline a skeleton program and submit it at a special meeting of the committee to be held at the Gunter Hotel Saturday, August 7.

The meeting was called to order by Dr. H. V. Beardsley, of the Tribe of Ben-Hur, and in his opening address he said that the convention had in previous years been held in Dallas, but that by special arrangement San Antonio had secured this year's meeting. He said that a large amount of San Antonio business was being handled by the Fraternal organizations of the state and that by coming to this city in November, it was the object of these organizations to become better acquainted with the people with whom they are dealing. He said that the fraternal organizations of the State carried over three hundred million dollars worth of insurance in Texas alone and that at the convention the important points about fraternal insurance would be explained.

Dr. Beardsley, as chairman of the committee, was requested to secure the best speakers available and he said no stone would be left unturned in the way of making the convention a success. The headquarters of the convention will be at the Gunter Hotel and all lectures and addresses will be held in the assembly room.

The representatives of the various Orders present at this meeting will report to their respective lodges, and will call for suggestions and ideas as to the form of entertainment to be given the delegates to the convention. They will again report to the joint committee at the next meeting, which is to be held August 30, at the Gunter Hotel.

REPORTER.

Pennsylvania

SCRANTON, PA.—The picnic given by the members of Pioneer Court No. 42 at Luna Park, Wednesday, July 28, was well attended. The exercises in the afternoon and evening brought out a large crowd, and the event proved to be a great success, and we trust will benefit our Court. REPORTER.

PHILADELPHIA, PA.—The excursion given by Benjamin Franklin Court No. 97 Friday evening, July 30, was a grand success in every detail. The boat was loaded to its full capacity and nearly every member of the Court was present. Great credit should be given Brother Michael Abrahams, District Deputy, for its success. He and his committee worked hard and faithfully to make the occasion enjoyable and the large crowd present attested their appreciation of the committee's efforts.

REPORTER.

Alabama

BIRMINGHAM, ALA.—A special train well laden with members of the Tribe of Ben-Hur left the Terminal Station for Gadsden Thursday morning, July 29. The party proceeded to Noccalula Falls, near Gadsden, to spend a day of care-free enjoyment. It was an ideal day for such an outing, fair and sunny, but not too warm. Every one seemed to catch the spirit of the surroundings, and to enjoy the occasion to the fullest extent.

Soon after the arrival on the grounds a short but excellent and highly enjoyable program was carried out. City Attorney Martin of Gadsden made an address of welcome in happy phrase, making all the visitors feel at home in the environs of the Queen City. State Manager J. A. Wallace responded in his best vein of pleasant good humor, establishing himself at once in the good graces of everybody in the audience. Capt. L. B. Rainey was next introduced, and his address on "Fraternalism" was a treat of eloquence and humor. Then came the presentation of the State Prize Banner of the Tribe of Ben-Hur to Noccalula Court No. 6, of Gadsden, the Court which made the greatest percentage of increase in membership last year. J. A. Reams, of Birmingham, made the presentation speech. In well chosen language he assigned the banner to the good care of the loyal Ben-Hurs of Gadsden, but gave warn-

ing that Birmingham and Ensley would exert every effort to regain it next year.

James D. Giles, a prominent member of the local Court, responded to the address of presentation and eloquently expressed the appreciation of the members of Noccalula Court on receiving the banner. He did not think the Birmingham party would have occasion to take it back next year. The program was concluded by an address on the "Tribe of Ben-Hur," by District Deputy F. V. Parker. His speech was good and to the point, and included the presentation of several prizes for members of Birmingham Court during the recent campaign. The first prize, a handsome Ben-Hur watch, was awarded to O. G. Carmichael, while Mrs. Ida B. Nicholson was given the second prize, a beautiful Ben-Hur ring. The following members were presented with hustlers' buttons, each having secured five or more new members: Mrs. M. J. Swope, Mrs. M. Inez Thompson, Mrs. Ida B. Nicholson, O. G. Carmichael, George O. Webb and Ashby Richardson.

After the program a plenteous and delicious repast, contributed by the lady members, was enjoyed. Then came music, dancing, skating, and other diversions, which made the day pass all too quickly.

The picnic was successful and enjoyable beyond what is usual on such occasions. The unanimous thanks of the Ben-Hur members of Birmingham are due and most heartily extended to District Deputy F. V. Parker, First for originating and carrying into execution the idea of this excursion, and Second, for his untiring efforts and attention to every detail, which made this the very enjoyable affair that it was.

All members are especially urged to attend the Court next Thursday night. A class of candidates will be on hand and the work will be illustrated by stereopticon views.

REPORTER.

Nebraska

LINCOLN, NEB.—Capital City Court No. 23 entertained seventy-five members and friends in Folsom Hall Thursday evening, July 15, with the following program:

Reading—"My Papa is a Ben-Hur"..... Grace Cadman
Solo—"Sing Me to Sleep"..... Jessie Whited (Clara Stretton, accompanist)
Instrumental Trio (violin, cornet, piano)... Vera Smith, Warren Brownson, Clara Smith

Solo Velma Jennings
Solo—"A Little Song for Two"..... Clara Stretton (Lorena Maupni, accompanist)
Xylophone Duet Mr. Wm. Jacobs, Gladys Jacobs (Hazel Jacobs, accompanist)

The Prize Banner was carried to the altar by Jessie White and Gladys Jacobs, and was formally presented to the Court by Mrs. Myrta Hamilton and Mrs. Wm. Jacobs, Chief of the Court. Wm. Robertson, Jr., spoke briefly of the honor of retaining the Banner and asked the continued co-operation of the members. Mrs. Hamilton on behalf of the Ladies' Auxiliary Circle No. 23 presented the Chief with a beautiful bouquet as a token of their esteem. Refreshments were served, and it was a most delightful event.

Our hearts have been bowed with sorrow by the death of Sister Florence B. Clinton, who passed away May 14, 1915, at her home in this city. Sister Clinton was Scribe of Capital City Court No. 23 for nine years, but on account of her failing health, she refused to continue in office longer, to the regret of the membership. She was interested in every member individually; their joys were her joys, their sorrows were her sorrows, and many homes owe their protection to her interest and fidelity, she having frequently paid the assessments of unfortunate members. Realizing that our loss is her gain, we bow in humble submission to the Divine Will.

CORRESPONDENT.

LINCOLN, NEB.—Wednesday, July 28, was a Gala Day indeed for the members of the Tribe of Ben-Hur in our city. A picnic and entertainment had been planned for Electric Park, which is Lincoln's playground. The committee in charge being Brothers G. H. Walters, Wm. Jacobs, Emil H. Oberst, L. T. Randall, Edward K. Stockfeld, and Ralph S. Moseley. The following program being so admirably given is evidence of the good time enjoyed by all present.

PROGRAM

5:00 to 7:30 P. M.

Potato Race, for boys and girls under 12—First prize, \$1.50 box Golden Rod chocolates (Gillen & Boney); second prize, \$1.50 box chocolates (Paris Confectionery).
Nail Driving Contest, for ladies, free-for-all—First prize, \$5.00 rocker (Wm. J. Robertson Furniture Co.); second prize, \$4.00 one year subscription to Daily Star (Star Publishing Co.).

(Continued on Page Eight.)

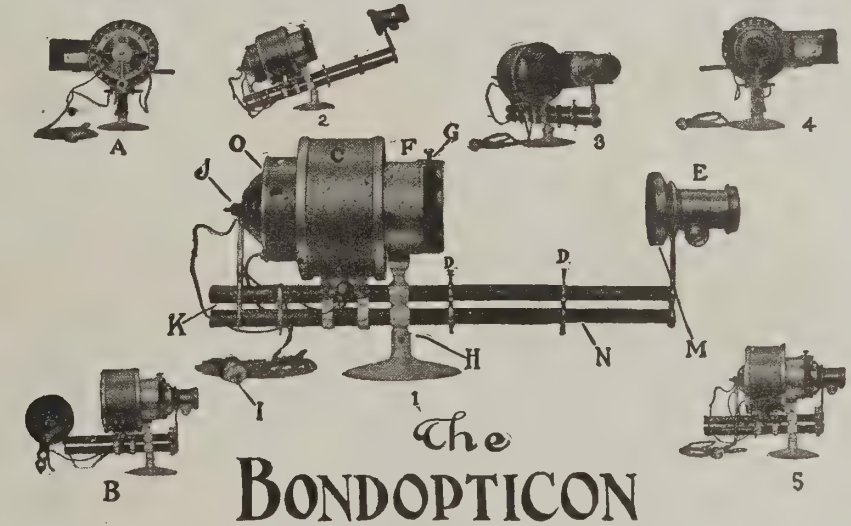
PRIZES TO COURTS

any Court securing 100 or more new beneficial members between the dates of September 15, and December 15, 1915, a complete Bondopticon with slides, as shown by the illustration herewith.

The conditions are, that at least 100 new beneficial members must be in good standing on the books of the Supreme Tribe December 31, 1915. This offer does not conflict with the Prizes given individual members, as shown on opposite page.

The BONDOPTICON was prepared especially for the Tribe of Ben-Hur. It possesses all the good qualities claimed for any of the late machines, and has many points of excellence not to be found elsewhere. It can be attached to an ordinary electric light socket, where the voltage is not more than 110. It is particularly adaptable for the Lodge room in exemplifying the ritualistic work. It is easy to operate, and is fire and fool proof. Just the thing for use in the Court room, in conjunction with the secret work, or for public entertainment.

In addition to the Prizes offered to the individual members for securing new members, the Supreme Tribe of Ben-Hur will give to the dates of September 15, and December 15, 1915, a complete



The BONDOPTICON

DESCRIPTION

- (1) Bondopticon ready for use.
- (c) Rheostadt drum. No other machine carries its own rheostadt. In all other machines, the rheostadt is a separate piece, and requires special adjustment.
- (d) Set screws which hold the gun metal telescope tubing projecting rods (n).
- (e) Projecting Lens.
- (f) Condensing lens holder.
- (g) Slide carrier holder.
- (h) Adjustable swivel base. By this device, the light can be thrown in any direction at any angle, with perfect precision.
- (i) Screw plugs for electric socket.
- (j) Carbon holders.
- (k) Telescope tubing for lamp house.
- (o) Lamp house.
- (m) Lens shield.

This Lantern will be sent to any Court, neatly packed in a beautiful metal tipped case, suitable for carrying, with a full set of the especially prepared slides, descriptive of the secret work, and suitable for public entertainment, for \$50.00. Every Court should have one of these outfits.

We show herewith a few of the specially prepared slides, illustrative of the degree work, and scenes incident to the book and the Order. These slides have been prepared from photographs and are richly colored. They are copyrighted, and can be purchased only from the Supreme Office at Crawfordsville, Indiana. The outfit includes forty (40) slides, with specially prepared lectures, suitable for the degree work and public entertainment. Extra slides, in addition to the slides comprising the above described outfit, descriptive of Ben-Hur scenes, can be purchased from the Home Office at from sixty cents to a dollar each.

If your Court is already equipped with a Lantern, the specially prepared set of forty slides can be purchased for \$25.00.

These Articles should appeal to the members of the Tribe of Ben-Hur, as they are emblematic of the Order, and excel in quality and workmanship. Here is a chance to present a splendid gift or prize at the lowest cash price, to some worthy member.

When sold, cash must accompany each order.



FINANCIAL STATEMENT

Benefit and Emergency Funds Tribe Ben-Hur—Report of Supreme Scribe
for the Month Ending August 15, 1915

Balance on hand July 15, 1915, as follows:	
To credit of Class A.....	\$ 628,597.44
To credit of Class B.....	708,792.61
Total.....	\$1,337,390.05
July Receipts:	
Received from Monthly Payments, Class A.....	\$ 39,145.50
Received from Monthly Payments, Class B.....	63,780.18
Received from Interest and Rent, Class A.....	3,079.11
Received from Interest and Rent, Class B.....	1,184.63
Total Income.....	\$ 107,189.42
Sum.....	\$1,444,579.47
July Disbursements:	
Death and Disability Claims, Class A.....	\$ 70,117.80
Death and Disability Claims, Class B.....	40,110.53
Repairs on Real Estate, Class A.....	383.58
Repairs on Real Estate, Class B.....	167.01
Maintenance of Building, Class B.....	437.00
Total Disbursements.....	\$ 111,215.92
Balance August 16, 1915.....	\$1,333,363.55

Death and Disability Claims Paid in Class A for July, 1915

Mary E. Guthrie, Crawfordsville, Ind.	\$ 700.00
Wm. Jackson (Old Age Disability), Canton, Ohio.....	50.00
Patrick R. Wrape (Old Age Disability), Carthage, N. Y.	50.00
Jno. W. Baker (Old Age Disability), Columbia City, Ind.	90.00
Louisa W. C. Ochsner, St. Louis, Mo.	1,100.00
Nicholas E. Bolle, Carthage, Mo.	1,000.00
Wm. J. Maryfield, Oaktown, Ind.	900.00
Chas. Geng, Chicago, Ill.	1,400.00
Chas. Olsen, Chicago, Ill.	900.00
Jos. M. Ziegler, Chicago, Ill.	900.00
Chas. T. Brackett (Old Age Disability), Tacoma, Wash.	50.00
Richard C. Mehornay, Ludlow, Ky.	2,000.00
Sarah J. Cutter, Elkhart, Ind.	1,300.00
Jno. M. Wallace (Old Age Disability), Topeka, Kan.	140.00
Lewis A. Perce, Bucyrus, Ohio	2,850.00
Jessie M. Applebay, Sistersville, W. Va.	1,200.00
Laura B. Connelley, Ludlow, Ky.	750.00
Albert M. Tompkins, Urbana, Ill.	1,000.00
Jos. Stroner, Chicago, Ill.	600.00
Johnathan A. Prince, Paducah, Ky.	2,000.00
Michael Eslinger, St. Bernard, Ohio	1,200.00
Jesse H. Kunse, Wabash, Ind.	2,000.00
Edw. C. Smith, Ft. Wayne, Ind.	900.00
Jas. De Loney, Plymouth, Ind.	1,300.00
Patrick Burke, Ludlow, Ky.	1,000.00
Jennie C. Hills, St. Joseph, Mo.	1,200.00
Chas. W. Savage, Greencastle, Ind.	1,400.00
Daniel Bunnell, Arkansas City, Kan.	2,300.00
Lissette Biedinger, Louisville, Ky.	1,300.00
James McCulley, Cedar Rapids, Iowa	900.00
Cassius F. Clark, Flint, Mich.	1,600.00
Byron H. Miller, French Lick, Ind.	600.00
Wm. Day, Evansville, Ind.	1,000.00
Christian Flogstad, Chicago, Ill.	1,400.00
Frank A. Dibble, Decatur, Ind.	1,400.00
Anna Alexa, Chicago, Ill.	1,300.00
David R. Wright, Ogdensburg, N. Y.	2,100.00
Robt. W. Duffy, Seattle, Wash.	1,200.00
Isabella W. St. Peter, Waukegan, Ill.	1,900.00
Gabriella McCrystal, Anderson, Ind.	600.00
Jno. S. Teitzel, Detroit, Mich.	900.00
Sarah L. Stockwell, South Bend, Ind.	2,200.00
Margaret McGilway (Old Age Disability), Covington, Ky.	50.00
Chas. S. Thompson, Newport, Ky.	1,000.00
Jno. J. Wilkinson, Princeton, Ind.	1,000.00
Marion G. Traugh (Old Age Disability), Goodland, Ind.	100.00
Wm. Storms (Old Age Disability), Belgrade, Neb.	60.00
Fred Leibrich, Buffalo, N. Y.	1,400.00
Jas. L. Bradford, Marion, Ind.	2,100.00
Ida M. Remley, Chrisman, Ill.	1,250.00
Wm. E. Harris, Oran, Mo.	700.00
Raymond E. McKinney, Decatur, Ill.	2,550.00
Frank E. Forest, Massillon, Ohio	1,350.00
Martha Lancaster, Morley, Mo.	277.80
Frank L. Joslin, Orleans, Ind.	2,400.00
Peter W. Thompson, Ullin, Ill.	900.00
Jno. Cesinger, Terre Haute, Ind.	2,800.00
Horace B. Holloway, Indianapolis, Ind.	2,100.00
Jno. B. Magers, Jamestown, Ind.	1,400.00
Total.....	\$ 70,117.80

Death and Disability Claims Paid in Class B for July, 1915

Joseph Dittmer, Tippecanoe City, Ohio.....	\$ 488.63
Anton T. Reiner, Dallas, Tex.	1,000.00
Mary Rybar, Braddock, Pa.	1,500.00
Geo. R. Niendorf, Saginaw, Mich.	1,000.00
Samuel A. Conner, New Orleans, La.	1,000.00
Walter Bennet, Newport, Ky.	1,000.00
Anna C. Knepper, Huntington, Ind.	1,000.00
Chas. W. Busby, Ridge Farm, Ill.	2,000.00
Virgie M. Blackwood, Clay, Ky.	250.00
May Burnett, Hillsdale, Mich.	1,100.00
George V. Smith, Urbana, Ill.	1,200.00
Julius C. Van Everen (Old Age Disability), Manhattan, Kan.	333.90
Mary A. Henry (Old Age Disability), Tacoma, Wash.	50.00
Albert G. Lundquist, La Porte, Ind.	1,000.00
Agnes R. Kinnerk, St. Louis, Mo.	500.00
Jas. M. Michael, St. Joseph, Mo.	2,000.00
Celia A. Beecher (Old Age Disability), Flint, Mich.	429.30
Mary E. Jackson, Hammond, Ind.	500.00
Geo. J. Leitz, Lincoln, Neb.	1,500.00
Jno. Pobuda (Old Age Disability), Saginaw, Mich.	270.00
Martha J. Young, Ludlow, Ky.	700.00
Julia S. Wirmie, Terre Haute, Ind.	1,000.00
Lloyd D. Clapham, Columbia City, Ind.	1,900.00
Robt. A. Shuffelton, Greenville, Ohio.	1,260.00
Maude E. St. John, Ft. Worth, Tex.	500.00
Gustave Heart, Chicago, Ill.	700.00
Maggie M. Hardin, Cardwell, Mo.	600.00
Frank Hocking Sr. (Old Age Disability), Fairfield, Ill.	477.00
Marion L. Hackedorn (Old Age Disability), Galion, Ohio.	763.20
Anna M. Kehr, Milwaukee, Wis.	1,200.00
Leona F. Earhart, Huntington, Ind.	1,000.00
Robert Robinson, Buffalo, N. Y.	500.00
Sarah A. Jarrett, Canal, Ind.	1,000.00
Franc F. Sinclair (Old Age Disability), Phoenix, N. Y.	238.50
Wiley H. Paddy, Columbus, Ga.	2,000.00
Paul Mason, New Richmond, Ind.	3,000.00
Jessie Bolinger, Hutsonville, Ill.	500.00
Mike Durkin, East St. Louis, Ill.	1,000.00
Chas. B. Ingersoll, Robinson, Ill.	1,000.00
Katherine Johnson, Danville, Ill.	750.00
Ira J. Farmer, Tennyson, Ind.	1,900.00
Total.....	\$ 40,110.53

Total Paid to Beneficiaries Since Organization.....\$13,846,401.58

Fraternally submitted to T. B. H.,

JNO. C. SNYDER, Supreme Scribe.

Report of Supreme Keeper of Tribute, Tribe Ben-Hur, August 15, 1915, Showing

Amount of Benefit and Emergency Funds and How Invested.

Elston National Bank, Crawfordsville, Ind.	\$ 153,370.32
First National Bank, Crawfordsville, Ind.	5,000.00
Citizens' National Bank, Crawfordsville, Ind.	5,000.00
Crawfordsville State Bank, Crawfordsville, Ind.	10,000.00
Farmers & Merchants' Trust Co., Crawfordsville, Ind.	5,000.00
Crawfordsville Trust Co., Crawfordsville, Ind.	5,000.00
Citizens' National Bank, Evansville, Ind.	10,000.00
Real Estate (Home Office)	186,597.63
Real Estate (Adjacent Property)	23,117.60
Real Estate (Old Home Office)	15,971.15
First Mortgage Loans on Real Estate	231,325.00
Invested in Municipal and County Bonds	682,931.85
Cash in Office	50.00
Total Assets.....	\$1,333,363.55

Of which there is to the credit of Class A.....\$ 600,320.67

Of which there is to the credit of Class B.....733,042.88

Total.....\$1,333,363.55

Fraternally submitted to T. B. H.,

S. E. VORIS, Supreme Keeper of Tribute.

NEWS FROM THE COURTS

Continued from Page Seven.

Bean Bag Throwing Contest, for ladies, free for all—First prize, \$2.00 box of stationery (Neb. Book & Bible House); second prize, \$1.00 bottle toilet water (Owl Pharmacy).

Chariot Race—First heat.
Boys' Race, boys under 16—First prize, pair of shoes (Ed Guggenheim); second prize, pair of shoes (Hub Clothing Store).

Married Ladies' Race—First prize, \$5.00 rocker (Benway Furniture Co.); second prize, pair of patent pumps (Wells & Frost).

Misses' Race, for girls over 12—First prize, sewing rocker (People's Furniture Co.); second prize, two-pound box chocolates (Lincoln Candy Kitchen).

Sack Race, free for all—First prize, \$2.00 hat (Omaha Hat Factory).

Leap Frog Race, one team of six from each Court—Prize, book of admissions to the Electric Park to each member of winning team.

Chariot Race—Second heat.

Relay Race, one team of four from each Court—Prize, book of admissions to the Electric Park to each member of winning team.

Men's Race, free for all—Prize, pair of shoes (Lincoln Bootery).

Boxing Match—Prize, box of cigars (M. D. Clary).

Chiefs' Race—First prize, \$6.00 watch fob (Tucker & Shean); second prize, \$1.00 cake (W. J. Byers Grocery).

Tug of War—Prize, box of cigars to the winning team (Dan Helwig).

Chariot Race—Final heat. Prize to the winner, \$3.00 Sailor Deputy Straw Hat (Ludwig Bros.).

A Silver Loving Cup will be contested for by the two Courts. The Court having the highest percentage of its membership registered on the ground will be declared the winner. See your Scribe on the grounds and register.

Qualifications for entering any contest: A member in good standing or a direct descendant of a member in good standing.

Free Hippodrome shows at 8:00 and 9:45 p. m.

Cabaret in the Garden at 7:30, 9:30 and 10:30.

Dancing, 8:00 to 11:45 p. m.

Boating and all other attractions afternoon and evening.

Moving pictures of last year's Ben-Hur picnic will be shown at the Hippodrome in the evening.

J. J. Cassidy, A. L. Bixby, Ed. Guggenheim, Judges; G. H. Walters, Master of Ceremonies.

SCRIBE.

Illinois

CHICAGO, ILL.—Thursday evening, July 29, was reunion night for the Courts in Chicago.

A grand Spectacular initiation under the direction of Supreme Instructor W. N. Steele, was held in the Bohemian-American Hall, Blue Island Avenue. The work was put on in a splendid manner by a mixed team selected from the various Courts in the City. The degree work was conferred upon seventy-eight candidates, the majority of whom had been secured by Brother Thaddeus Leszczynski.

Brother H. Jeffs, General Manager for the Courts of Cook County, had the affair well in hand, and had his able corps of field workers and Scribes present to witness the performance, and to meet the Supreme Officers. Our Supreme Chief, Dr. R. H. Gerard, was present, and in his address, to the members, indicated his pleasure in the number and personnel of the large class of candidates, and spoke hopefully for the bright future for Ben-Hur in Chicago under the splendid and efficient management of Brother Jeffs.

ONE WHO WAS THERE.

DANVILLE, ILL.—Ithamar Court No. 1 will meet in their new quarters in the K. of P. Hall, the first floor, 123 North Vermillion Street. The meetings will be the second and fourth Wednesdays of each month, and all members and visitors will be most cordially welcomed. We have initiation of candidates at almost every meeting, and those of our members who do not attend our meetings are losing great opportunities for enjoyment. We would again ask our "absent members" to join us in our forward march.

Our Court will not continue to grow if our members do not take an interest in the work and attend the meetings of the Court. There are many things discussed at our meetings which are of vital interest to each and every member and the absent ones should know about these changes and other business of the Court. It is to their interest and benefit to attend the meetings. It is our duty to be helpful to others. The following from Ella Wheeler Wilcox should be our morning prayer:

"Let me, today, do something, that shall take A little sadness from the world's fair store, And may I be so favored as to make Of joys too scanty sum, a little more. Let me not hurt by any selfish deed Or thoughtless word, the heart of foe or friend; Nor would I pass, unseeing, worthy need, Or sin by silence when I should defend."

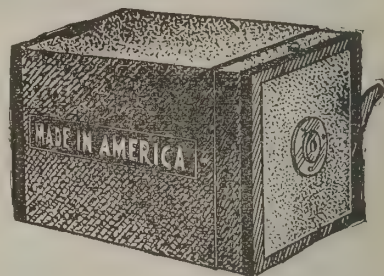
CHIEF.

WANTED—Workers in Wisconsin. Exclusive territory and special contract direct with the Home Office. Address Dr. R. H. Gerard, Supreme Chief, or H. J. McGinnis, State Manager, Crawfordsville, Indiana.

One life out of every nine is liable to rejection for insurance; therefore, when you have protection, don't let go.

You may scheme and dream—con-nive and contrive until your hair whitens, but you will never find a substitute for hard work.

FOR SALE—A complete set of Ben-Hur Robes in good conditions; will sell cheap. Address, Wm. Wallace, Penn's Station, Pa.

CAMERA 25c
And Complete Outfit

Pictures taken and finished in two minutes. No dark room required; no printing necessary.

Camera and complete outfit with instructions so that even a child of 6 years can take good pictures of landscapes, buildings, friends, etc.

Positively no knowledge of photography required. Money promptly refunded if not as represented.

War! On the Camera Trust

Another carload of these fine outfits practically given away.

Why Pay \$5 or \$1 When You Can Get This Outfit for 25c?

Complete camera and outfit ready for use shipped prepaid by parcel post for only 25c stamps or silver.

National Camera Mfg. Co.

143 W. 40th St., Dep't 165 New York

Table of Rates

Term Certificates will be issued on approved application at the rates per \$1,000 as given in Table 1, or Whole Life, Death, Accident and Disability certificates will be issued on approved application at the rates per \$1,000 as given in Tables 2 and 3.

Age	Table 1	Table 2	Table 3
18.....	\$0 67.....	\$1 00.....	\$1 05.....
19.....	68.....	1 02.....	1 07.....
20.....	69.....	1 04.....	1 09.....
21.....	70.....	1 07.....	1 12.....
22.....	71.....	1 09.....	1 15.....
23.....	72.....	1 12.....	1 18.....
24.....	74.....	1 15.....	1 22.....
25.....	76.....	1 19.....	1 26.....
26.....	78.....	1 22.....	1 30.....
27.....	80.....	1 26.....	1 34.....
28.....	82.....	1 30.....	1 38.....
29.....	83.....	1 34.....	1 43.....
30.....	85.....	1 39.....	1 48.....
31.....	87.....	1 44.....	1 53.....
32.....	89.....	1 49.....	1 58.....
33.....	91.....	1 54.....	1 64.....
34.....	94.....	1 59.....	1 70.....
35.....	97.....	1 64.....	1 77.....
36.....	1 00.....	1 71.....	1 84.....
37.....	1 02.....	1 78.....	1 92.....
38.....	1 04.....	1 84.....	1 99.....
39.....	1 07.....	1 91.....	2 07.....
40.....	1 10.....	1 99.....	2 16.....
41.....	1 13.....	2 07.....	2 25.....
42.....	1 17.....	2 15.....	2 35.....
43.....	1 21.....	2 25.....	2 46.....
44.....	1 24.....	2 35.....	2 57.....
45.....	1 27.....	2 45.....	2 70.....
46.....	1 32.....	2 56.....	2 83.....
47.....	1 37.....	2 62.....	2 96.....
48.....	1 41.....	2 80.....	3 10.....
49.....	1 46.....	2 93.....	3 26.....
50.....	1 51.....	3 06.....	3 42.....
51.....	1 57.....	3 21.....	3 60.....
52.....	1 63.....	3 37.....	3 79.....
53.....	1 69.....	3 54.....	4 00.....
54.....	1 75.....	3 72.....	4 22.....
55.....	1 81.....	3 91.....	4 46.....

†Not admitted after 50 years of age.

Certificates will be issued for \$250, or in additional multiples of \$50 thereafter up to and including \$3,000. In no case will more than \$3,000 be granted on any one life.

A monthly payment, as above, from each member holding a Beneficial Certificate, will be due on the first day of each month, and must be paid to the Scribe of the Court on, or before, the 25th day of each month, without notice.

Members of Class A may voluntarily transfer to Class B in accordance with the Laws, Rules and Regulations without cost or re-examination.

Members of Class B may transfer at attained age without re-examination from Table 1 or 60-year term to the Whole Life (Table 2) or Death and Disability (Table 3) provided such transfer be made five years prior to the expiration of Term Certificate.

At the Set of the Sun

At the set of the sun,
When our work is done,
With all its tangled web;
When the clouds drift low,
And the streams run slow,
And life is at its ebb.

As we near the goal,
When the golden bowl
Shall be broken at its fount;
With what sweetest thought
Shall the hour be fraught,
What most precious shall we count?

Not the flame of the sword,
Nor the wealth we have stored
In perishable things of earth—
Not the way we have trod
With the intellect broad,
Though that were of precious worth,

Nor the gain we achieved,
Through the hearts we have grieved,
And left unhelped by the way,
Nor the laurel of fame,
When, for worldly acclaim,
We toiled in the heat and the fray.

Ah, no! 'tis not these
Will give our hearts ease,
When life sinks low in the west;
But the passing sweet thought
Of the good we have wrought,
The saddened lives we have blessed.

—Selected.

What Are We Here For?

(MISS L. GERTRUDE PROSSER, Lansing, Mich.)

[We give herewith the paper in full which was read before the Michigan State Congress in Detroit, and which paper was awarded the First Prize by the Judges at the Congress.—EDITOR.]

The Michigan State Congress of the Tribe of Ben-Hur is in session for the fifteenth time and I very much doubt any of us being able to make satisfactory reply, if suddenly confronted with this question: "What are we here for?"

The fact has been peculiarly brought home to us by certain Courts that have discontinued the practice of sending delegates, stating as their reason, that the delegate brought home nothing that warranted them sending him. Quite true,—but there are three sides to this situation:

In the first place, the Court is to blame if the delegate is not equipped with the questions which his fellow delegates might desire light upon through discussion, or that the Supreme Officers might answer.

Secondly, the executive committee having each meeting in charge, is at fault, if the program is not arranged to give ample opportunity for such papers and discussions as will throw new light upon all questions of mutual interest.

Thirdly, the delegate is very apt to look upon this meeting as a pleasant outing, and forget to absorb enough information and fresh enthusiasm to even carry him home, to say nothing of enough to kindle anew the flame in the home Court.

How different this all might be. There is no one thing, that as an Order, we can do that should produce the result that this meeting might be made to produce. It is so representative of the Order in that it is carrying out the custom of all the people of the House of Hur, and their contemporaries, back as far as the days when a Hur helped Joshua to uphold the standard in the wilderness. Then, you will remember, the tribes



DR. J. C. FOSTER, State Manager, Columbus, Ohio

The Tribe of Ben-Hur has suffered a distinct loss in the death of Dr. J. C. Foster, late State Manager of Ohio. Dr. Foster began his work with Ben-Hur about 1897. He was practicing medicine in Cincinnati, where he was secured by W. H. Owen as Medical Examiner of Balthasar Court No. 3, continuing as Examiner until 1904, when he took up a contract as District Deputy for Portsmouth, Ohio, where he had his membership at the time of his death. Here he remained until 1906, and then moved to Columbus. He lived in Columbus one year, and returned to Portsmouth. In 1907, he was appointed State Manager for the State of Ohio, with headquarters at Dayton, Ohio, and in 1913 the State of West Virginia was also placed under his management, moving his headquarters to Columbus, Ohio, which position he filled so successfully until his death, which occurred at Columbus, at 7:00 p. m., September 14, 1915.

The sad news of his critical illness at Grant Hospital, in Columbus, was conveyed to the delegates of the Western Central Ohio Congress, then in session at Lima, Ohio. The word was received about noon, on the 14, and our Supreme Chief, who was attending the Congress, left immediately on receipt of the word, for Columbus, and was present at his bedside when the Doctor passed away.

Dr. Foster was born in Nicholas County, Kentucky, September 26, 1870. He graduated in medicine at the early age of nineteen, from Hanneman Medical College, Philadelphia, Pennsylvania. He practiced medicine eight years at Harrodsburg, Kentucky, before moving to Ohio. He was married in 1897, at Harrodsburg, to Ada Litsey, who survives him, together with their two children, Jane, aged eleven, and Lois, aged fifteen.

Dr. Foster was eminently fitted for the position of trust he held as State Manager, as he was a hard and conscientious worker, and possessed a genial and lovable disposition. During the last few years of his life, he suffered from periodical attacks of heart trouble, but throughout all his suffering, his sunny and optimistic temperament never deserted him. The Courts of Ohio will miss Dr. Foster, as will, also, his many friends at the Home Office, and other points throughout the country.

"Love divine will clasp his hand
And lead him to the promised land;
Love to his fellow man shall be,
His passport to Eternity."

used to gather like this, traveling long distances, burdened with gifts, but never taking into account the time, or the trouble, or the hardships, so eager were they for the refreshment to be gained by this communion of mind and spirit,—for the handclasp of friendship and above all, for the privilege of looking into the faces and listening to the counsel of their wise men—their leaders. They knew why they had come, and they went home rejoicing, with a song upon their lips, happy in the memory of the past and anticipating much for the future.

How far we have wandered from this path to make the asking of this question possible, "What are we here for?"

One of our best loved leaders—Gilbert Howell—calls himself the God-

father of the Michigan State Congress—and one has to but sit in the presence of this man to realize that he had a definite purpose in helping in its organization. One has to but look once into his face to understand what he meant us to come here for. To put new courage into the weak—to gain new courage from the strong—to discuss matters of mutual importance with neither malice nor personality—to take counsel of and with these Supreme Officers, the guardians of this great Order—to take stock of our debits and credits and to pledge ourselves anew for the battle that should make Michigan the banner State for the Tribe of Ben-Hur.

Suppose, like those of old, we came bringing our gifts, the gift of brotherly love, loyalty, forbearance,

faith, hope and trust,—the receptive heart and the retentive mind,—could we not then return singing our song—the song of Fraternity—

F is for fellowship, so good and true,
R for responsibility—for me and you.
A is advancement, which we all need,
T is for thoughtfulness in every deed.
E for earnestness in the obligation we take,
R for reasonable, if a success we make,
N for neglect, which we hope abates,
I for interest in T. B. H.
T is for trouble, which will come along,
Y is to yield whenever we're wrong.
And all of these properly exemplified make of Fraternity, one grand sweet song.

We represent an Order founded upon the cornerstones of financial integrity, Truth, Benevolence, and Honor. Above its ramparts are flung the banners of Faith, Love, Righteousness and Devotion, and if we exemplify these principles in our Courts, and our lives, every Court in Michigan will be represented another year and none will question the advisability of it, realizing that we come here for the Good of the Order.

The Good-Will Habit

The habit of holding the good-will, kindly attitude of mind toward everybody has a powerful influence upon the character. It lifts the mind above petty jealousies and selfishness; it enriches the whole life. Wherever we meet people, no matter if they are strangers, we feel a certain kinship with and friendliness for them, greater interest in them, if we have formed the good-will habit. We feel that if we only had the opportunity of knowing them we should like them. In other words, the kindly habit, the good-will habit, makes us feel more sympathy for everybody. And if we radiate this helpful, friendly feeling, others will reflect it back to us.

On the other hand, if we go through life with a cold, selfish, mental attitude, caring only for our own, always looking for the main chance, only thinking of what will further our own interests, our own comforts, totally indifferent to others, this attitude will, after a while, harden the feelings and marleize the affections, and we shall become dry, pessimistic and uninteresting.

Try this year to hold the kindly, good-will attitude toward everybody. If your nature is hard you will be surprised to see how it will soften under the new influences. You will become more sympathetic, more charitable toward others' weaknesses and failings, and you will grow more magnanimous and whole-souled.

The good-will attitude will make us more lovable, interesting and helpful. Others will look upon us in the same way in which we regard them. The cold, crabbed, unsocial, selfish person finds the same qualities reflected from others.—O. S. Marden.

THERE are two kinds of discontent in this world—the discontent that works and the discontent that wrings its hands. The first gets what it wants and the second loses what it has. There's no cure for the first but success; and there's no cure at all for the second.—George Lorimer.

Fraternalism and Peace

In response to an invitation extended to him by the National Fraternal Press Association, Hon. William J. Bryan delivered his message of peace to the representatives of the eight millions of fraternalists, in an address to the National Fraternal Congress of America, at its annual meeting, held at Minneapolis, Minn., last month, which in part we publish herewith.

"I have defined civilization as the harmonious development of the human race, physically, mentally and morally. The mind cannot be trusted to take care of the human race. It is the heart out of which come the issues of life. It is the heart that gives us our ideals, and our ideals shape our lives.

"And what determines a man's place in society—his body? No. He may be a weakling and a cripple. His brain? No. That is not the determining factor. It is the heart that determines the man, and the fraternities of this country deal with the hearts of men. When men come into our lodges and our camps they learn the heart virtues. Take the words that you use in your initiation, in your rituals, in your memorial exercises, and they describe the characteristics of the heart. And the fraternities have grown and spread and their influence has increased because they have taken hold of the real things of life. You have to have this moral purpose before you will accomplish any great thing. Take away the moral purpose and spiritual stimulus, and no movement can be a great movement. Even politics and political parties could last but a short time and do little while they lasted, if they did not take hold upon the things that are fundamental. We never settle questions in politics until we get the ethical standard, and find the right and wrong of the question. (Applause.)

"And, when we get down to questions of right and wrong, the masses can understand, and they decide. 'The principles of right and wrong,' says Jefferson, 'are so easily discerned that they require not the aid of many councils.' And these fraternal organizations are dealing with these fundamental things, and you are a power in the land and you will grow to greater power in the world because you are building upon the solid rock. Here is an organization representing—let me take the figures as they have been given to me—two hundred and fifty societies. You represent eight millions of members, and you in a sense represent about two millions more who are engaged in a similar work but are not members of your organization. Here are ten millions of people in this country and it is more than one-tenth of our population for our total population includes the children, and you ought to be measured against the adult population of the country. It is safe to say that the ten millions represented directly and indirectly by this organization constitute more than one-fifth of the adult population of the United States, and I shall not count the influence less because you have women as well as men in your membership—(applause)—and, if I am any judge of the signs of the times, every year that passes increases the proportionate influence that women exert. We have not yet reached the time when woman has reached her full stature and we shall not reach it until woman stands by the side of man and shares the responsibilities of life as she shares all the burdens of life. (Applause.)

"What can this organization do? What can such an organization not do? I remember when I was a boy to have read with some amazement and some wonder that a city could not be saved by a few righteous people. I know more now than I did then, and there isn't a community in this land that cannot be saved by a few righteous people if they have the courage to fight for the right. And, if a few people can save a community, what influence can such an organization as this exert upon the nation?

"I know something of the progress that you have outlined for your work. It is an ambitious progress but not larger than you can accomplish. Let me call the attention of those who are not members to some of the things you have undertaken to do, to some of the plans you have laid out. In the first place, you have taken the maxim, 'No evil is a necessary evil.' I don't know where you got that phrase. I don't know who is responsible for it, but it is an expression of a great truth."

(Here Mr. Bryan discussed at length the platform of Fraternal Activities adopted two or three years ago by the Fraternalists. He stood with the Fraternalists in their opposition to the saloon, to child labor, and with them for arbitration between the nations of the earth, between labor and capital, for good roads, woman suffrage, and the conservation of health and the protection of children.)

Mr. Bryan continued:

"I find two subjects here that I think I can utilize, and that just now is a good time to utilize them. I find that you are not only in favor of arbitration between capital and labor, but arbitration between nations, and that you are in favor of universal peace. You could not be a fraternity, you could not be worthy of membership in any fraternity, if you did not believe in these things, for that is the object of fraternity, to recognize the ties of brotherhood. And if you will pardon me for a moment I will tell you that just now you have a time to speak and to act and to exert an influence in support of this doctrine to which you are committed. A man's strength is only used when he has something to lift, so he keeps it ready for that purpose. And your advocacy of peace is especially needed when the time comes to decide whether you will have peace or war. And, my friends, right now I think that the ten millions of members of these Fraternities have a duty to perform, and it is to speak out in favor of peaceful methods of adjusting difficulties. (Applause.)

"You are in favor of international arbitration, but remember that arbitration does not cover all questions. I would rather risk arbitration on all questions than to risk war on these questions. I believe that we would come nearer getting justice by arbitration than by war, and, besides, we would avoid the things that come with war, the seeds of hatred that are the beginning of other wars. But the world is not ready for arbitration on all subjects and if we attempted to have all questions submitted to arbitration I think we would fail, as we can go no faster than the people go. But, my friends, the spirit of peace leads us to go as far as we can and as fast as we can and when we get to the point where we can no longer use arbitration we must look for something else that will take the place of arbitration. And we have found something else in this country to take the place of arbitration. I want to say to you that the idea

of these peace treaties had its origin in the investigation of disputes between capital and labor. I had advocated, not the arbitration of all questions that would be binding, for I do not believe it is possible to submit all questions between capital and labor to the final arbitration of anyone. But I do believe that investigation was possible in all cases and that the public should know the facts, and public opinion when the facts are known will generally settle the difficulties. And after advocating this for a number of years it occurred to me that the same idea could be applied to disputes between nations, and that where arbitration was not possible investigation would be possible, and that while you cannot arbitrate all questions you can investigate all questions. And these peace treaties are framed upon the idea that you can investigate everything, on the theory that we have now reached the point in the progress of civilization shooting at each other until they have investigated the subject about which they are in contention when people cannot afford to commence going to shoot. (Applause.)

"And you may be interested to know that no other plan has ever spread so rapidly or been endorsed so widely in the same length of time. In less than two years from the time when the plan was proposed to the world, treaties have been signed linking this government with governments representing three-fourths of all the human race, and every one of the thirty treaties provided for the investigation of all questions without any exceptions whatever. They do not repeal the arbitration treaties, they supplement them. They fill the gap, they close the opening, and they leave no subject upon which war can be begun until after the period of investigation has expired. And I want you to know that these treaties have behind them not merely the President, but the whole of the Senate, because there were only five votes,—that was the most—cast against any of the treaties, and I think the next ballot there were only three and the next ballot only one, and after that these treaties were ratified without a roll call. And these treaties have behind them the people of this country so far as that sentiment has been expressed, and insofar as the Senate can be assumed to speak the voice of the people. And we have four belligerent nations among the thirty, Great Britain, France, Italy, and Russia, and no matter what dispute arises between us and these countries, we are bound by treaty to agree to a year's time of investigation before a tribunal. They do not prevent war, but they make war a remote possibility, for the treaties provide that there shall be no exception and that a year shall be allowed, and that there shall be no declaration of war or the commencement of hostilities while the year lasts. They do not close the door entirely. If anybody tells you that these treaties prevent war when the people want war, I want you to know the truth. If this country wants war all it has to do is to work itself up to the fighting pitch and stay there for a year, and then, if it cannot find any other way out, it can fight its way out. (Laughter.)

"A Congressman down in North Carolina said that the people ought to be allowed to have war if they wanted war but he said he would rather have the people vote war on themselves than have anybody vote it on them. I think that is a good idea. If there is any one subject on which the people ought to have the right of a referendum, it is the subject of peace or war that may mean life or death to them, for in time of war the government can command the life of every citizen, and, if the government can command the life of a citizen, the citizen ought to have something to say about whether there is war or not. And if we have a referendum I would like to have the women vote with the men, because here is a question where nobody will deny that the women are interested for they bear the larger share of the burden when there is war. (Applause.) And this North Carolina Congressman suggested that if we had an election it would be well to insure deliberation by having the vote taken with the understanding that those who voted for war would enlist first, and that those who voted against war would form a great reserve army that would not be called upon until after the folks who voted for war had had their chance to settle it first.

"I believe that these treaties should be applied to all countries, whether they have signed the treaties or not. If any country in the world is willing to join with us in the plan I am in favor of using it whether we have a formal treaty with that country or not. But, more than that, suppose we try the treaty plan and it fails and we do not reach an agreement,—or suppose we do not try it and fail to reach an agreement, if during this war we decide a point where we have to decide whether we will enter into this war, or postpone the final settlement of the dispute until this war is over, I am in favor of postponing the dispute until the war is over. (Applause.) For when the war is over we will not have any difficulty in settling the dispute. The only difficulty we have now is due to the fact that the questions that they are discussing with us affect their fight with their enemies, and that is true of all the disputes we have. We have two disputes, one with Germany over the use of submarines, and one with Great Britain over interference with our commerce. If you ask Germany why she uses submarines as she does, she answers it is not from any desire to injure an American, it is not from unfriendliness to us. She thinks it is necessary for the war she is waging against her enemies. And each country is prevented from adjusting the dispute with us because of the effect it will have upon the war with her enemies, and when the war is over we will have no difficulty in adjusting our disputes with Germany or Great Britain or any other belligerent. That is one reason why I think it is better to postpone, if necessary, than to go to war. But there is another reason, if we must go to war to settle a dispute with any country. I want to go to war with that country and with that country alone. I want no entangling alliances with any country in Europe, when we go to war; if we go to war by ourselves, we can settle without consulting anybody else. But if we go into this war on either side we would go in with allies, and then we will have to consult them about when we will come out, and God forbid that this nation should have to submit its affairs to any European nation and consult it about the war. (Tremendous applause.)

"Now I want to give you three reasons why I am not willing to favor going into this war. I have given you two reasons why I think it is better to settle our disputes after this war is over than by going into it. Now I want to give you three reasons entirely independent of the ones I have given you. In the first place I am not willing that our young men should be sacrificed as they will have to be sacrificed to go into this war. Let somebody who talks tell you how many we will have to sacrifice

and let him guarantee you that his estimates will be high enough. Will it be a hundred thousand men, when you remember that they have already killed two million? Do you think a hundred thousand men would be enough for us? Would our quota be larger? But, my friends, if it were not more than a hundred thousand I am not willing to sacrifice a hundred thousand brave young men because a little more than a hundred took ships that they ought not to have taken into danger zones they knew about. (Tremendous applause.)

"If you ask me whether they had a right to go or not, I say yes. According to international law they had the right, but I distinguish between right and duty. When a young man reaches twenty-one he has a legal right to leave his home and leave his father and his mother to take care of themselves. But, fortunately, very few of our young men exercise the right to the extent of neglecting their parents. And time and again you have seen boys and girls sacrifice their legal rights because their affection kept them at home to take care of the old folks, and they do not suffer among their friends because they prefer their duty to their legal right. And so I remind you that every citizen has to decide some time between the exercise of a legal right and the performance of a civic duty. And I believe the obligations of citizens are reciprocal. Do you tell me that this government must follow a citizen around the world and take care of him whether he takes care of himself or not, and that that citizen has no obligation to his country, to consider his welfare? Every man who goes on a belligerent ship into the danger zone knows that he risks his nation's peace and safety, and if he loves his country he ought to keep out for his country's sake. (Prolonged applause.) If war comes the government can command the life of every citizen; if war comes the government can go to the home of the widowed mother and take her only son no matter how much she needs him, and stand him in front of the enemies' guns and compel him to give his life to get his country out of war. And the man who takes his country into war ought to think something of the sacrifice that such war will demand. If this government can compel the citizen to fight for his country in time of war, I believe that the government has the right to say to its citizens in time of peace, 'You keep out of dangers that will risk your nation's welfare.' (Great applause.) You tell me that the naked legal right of the citizen is superior to all his obligations to his government and to his fellow man? Do you tell me that the convenience of the man who wants to cross the ocean and prefers to take a big ship with lots of comfort, that he can do that and neglect his interest in his country's welfare, and that that does not have anything to do with the case? No, my friends, this government is a great advocate of peace and it has the right to compel its citizens to live up to the nation's purposes and welfare. In a time of riot a mayor of a city can say to the citizens, 'You stay indoors until this riot is quelled.' Hasn't a citizen a right to go on the street? Yes, but in time of danger his duty to his city is to stay indoors when his mayor requests it, and he cannot plead business. There is no business that the citizen can have that is higher than his duty to his government. If the mayor can tell the citizens of a city to stay in the house until he restores order, it seems to me that our government is justified in a time like this when the world is mad, and when they are preaching the doctrine of hatred against their fellowman, it seems to me in such a time this government is justified in saying to its citizens, 'You stay out of the danger zone until our government restores international law and the protection of international law.' (Great applause.)

"But, my friends, what if it cost a half a million or a million men, that is not my greatest objection to getting into this war, because we are a great nation and in time we would have as many people as we have now in spite of our losses. That is an objection, but to my mind not the greatest. I object also because of the money it would cost. How much money, nobody can tell. Let those who want war give us an estimate—a billion dollars? Why, one jingo paper said the other day we ought to call Congress together right away and vote a billion dollar credit in anticipation of war. It would be more likely to be five billions or ten, for, if we would get in, we could not go in as a miserly nation or in any stingy way. If it is manly to go in it is manly to play a man's part and to pay the price for it. But what if it cost us ten billions? To my mind that is not the greatest objection for we are a rich nation and our toilers would in a few years add to the nation's wealth until we would be as rich as we are now in spite of our loss.

"To my mind there is an objection to going into the war that is greater than any of these. It is this, that we cannot be a participant and remain neutral. When we enter this war we must step down from the high position that we now occupy as a leader of the neutral group, and as the diplomatic clearing house of the world, and as the friend of all nations, we must step down and give our place to somebody else. And we cannot afford to do it, my friends, we cannot afford to surrender these opportunities that never came to any other nation before and may never come again. No, we cannot afford to do it. And, more than that, we are the friend of all these nations, they are blood of our blood, and bone of our bone, and not a soldier boy dies on any battlefield over there but what the wail of sorrow in his home finds an echo at some American fireside. Ours is a nation to which they are all looking and we cannot overlook this fact or prove recreant to the duty that these conditions impose.

"Talk about the glorious pages of history! The pages that are written in characters of blood will pale in the presence of that page that is yet to be written when this nation claims the promise made to the peace maker who brings these nations together in peace. Some nation must lift the world out of the black night of war and into the light of that day when peace shall be made enduring by being built upon the foundation of love and brotherhood, and I crave that honor for my nation. And more than that, for nineteen hundred years the Gospel of the Man of Galilee has been making its way. In the galleries of the old world you will find paintings of that striking scene described as 'Christ before Pilate.' Pilate represented force, and Christ represented love, and force triumphed. And yet from that day the power of the government that Pilate represented began to fail and the legions were scattered. But the power of the unarmed representative of peace and love has grown, and every year we spend millions of dollars to send this Gospel to other lands. Now the time has come for which the world has waited, the time when

these principles that govern between individuals shall be made the ruling element among the states. Yes, we will have to break some precedents, but does not all progress break precedents? Can I say more in favor of the law of precedent than to say it is as universal as the law of gravitation and it is as necessary to stability as the law of gravitation? I do not see how I can pay to the law of precedent a higher compliment, and yet like the law of gravitation the law of precedent only binds the things that do not live. Every living thing is in constant conflict with the law of gravitation. The tiniest insect that creeps along the ground wins a victory over the law of gravitation every time it moves. The slender blade of grass that pushes its way toward the sun sings a song of triumph over this universal law. And so every step in advance is a triumph over the law of precedent. Precedent lives on memory. Progress walks by faith. Precedent says it never was and therefore cannot be. Progress has faith to look into the future, it dares to try the things that ought to be. And if there is any country in the world that is in a position where it can violate the bloodstained precedents of the past and open the door to a brighter future that country is our country. And I know no other force in this country except the church that has the power that the Fraternities have to enforce this ideal. (Applause.)

"And these Fraternities are strong because they have put into action and operation the spirit of brotherhood and the doctrine of the Nazarene. You are building upon the idea that all mankind are kin, you are recognizing the indissoluble tie that links each human being to every other human being, and you will be the second great influence to enforce the idea of brotherhood. Oh, my country, what a victory it will be when we are able to teach the world the folly of attempting to make peace permanent by building it upon fear and force! How glorious will be the day when these people, who have thought that they were enemies of each other, shall learn the glory and coöperation of friendship and fellowship! I congratulate this great body upon the opportunity that it has. Opportunities come and if we improve them they are the stepping-stones to greater things, and no such opportunity has ever come to this organization to make its power felt for good and to advance the spirit of fraternity in which you are interested. I welcome the opportunity to come as one of you, for I am a member of several of the Fraternities here represented. I am glad to come and make this appeal to you and to let those who speak for you know what you think. A few newspapers have thought to drown the sentiment of the multitude in their clamor for war, but these papers do not voice the sentiment of the American people. You can no more measure the sentiment of the peace-loving masses of this country by the froth of the jingo press than you can measure the ocean's silent depths by the foam upon its waves. I thank you." (Tremendous applause.)



NEWS FROM THE COURTS

Washington

TACOMA, WASH.—The Twenty-second Semi-Annual Session of the Puget Sound District Court will be held in Buckley, Wednesday, October 5. The meeting will be under auspices of Purity Court No. 13, of Buckley, organized fifteen years ago by E. L. Hiberly, State Manager. Some of the Supreme Officials of the Order from Indiana are expected to be at the October session. Committee meetings and registration will occupy the forenoon. A program along fraternal lines will be given in the afternoon. Conferring the Court degree on a large class of candidates will be the feature of the evening session. The work will be in charge of a Degree Team picked from the Courts represented, including Bellingham, Everett, Seattle, Tacoma, Olympia, and other Puget Sound Courts.

Five applications were received by Tacoma Court No. 2 Thursday night. The Ben-Hur Orchestra furnished music. The Sisters recently instituted an auxiliary to the Court, and was officially welcomed to our fold. A membership campaign was begun with 100 new beneficiary members the goal by December 15. Twenty-five members of the Court will go to Buckley in autos to attend the October meeting. REPORTER.

Michigan

DETROIT, MICH.—The Fifteenth Annual Session of the Michigan State Congress convened in this city, Monday, August 30. The meeting was called to order at 2 p. m. by State Chief, M. M. Hetsler, of Detroit. After the reading of the minutes, the various committees were appointed and the meeting then adjourned for a two hour and a half car ride around the city in special cars, which was much enjoyed by all the delegates. Upon their return to the hall at 6 o'clock a most elaborate banquet was served and enjoyed by everyone.

At 8 p. m. Mayor Marx gave his address of welcome, which was responded to by Sister Gertrude Prosser of Lansing in her usual capable and beautiful way. The degree work was then conferred upon a large class of candidates by the Degree Team of Fort Court No. 130, of Detroit. The team acquitted themselves most creditably. Dr. R. H. Gerard, our Supreme Chief, then gave one of his usual entertaining and instructive addresses, which was followed by short remarks from various other members.

Tuesday morning the convention took up the regular order of business. A report of the Credential Committee showed seventeen

Courts in attendance, which is the largest number that has attended one of our State Congresses in many years. Among the interesting things in the morning session was the reading of papers upon subjects of interest to the members. A number of excellent topics were discussed. Prizes for these papers were awarded as follows: First prize to Sister L. Gertrude Prosser, of Lansing, whose subject was, "What Are We Here For?" Second prize to Joe Lang, of Grand Rapids, whose subject was, "Loyalty to Our Officers."

[The Editor of THE CHARIOT hopes to give liberal extracts from these papers in a future issue, but limited space will not permit their publication this month.]

The Honorable W. E. Brown, of Lapeer, Michigan, Scribe of Nazarene Court No. 7, and President of the Michigan Fraternal Congress, then gave an hour's talk on the Constitutional Amendment Fight, which is looming up before the societies again, and outlined plans by which we could fight down this proposed legislation.

Brother W. N. Steele, Supreme Instructor, gave an enjoyable talk and M. W. Voris, State Manager, gave a history of the progress of our Order in Michigan during the past year.

A number of vital subjects were taken up and discussed by the members and a question box was opened, Dr. Gerard answering the various question which were propounded. Hillsdale was selected as the meeting place for next year.

The officers elected are as follows:

Chief.....W. H. Borrowman, Saginaw
Past Chief.....M. M. Hetsler, Detroit
Judge.....Roy Thompson, Lansing
Teacher.....Ada Forbes, Detroit
Scribe.....L. Gertrude Prosser, Lansing
K. of T.....Isabelle Hall, Saginaw
Captain.....W. E. Cunningham, Jackson
Guide.....Lillian Willworth, Grand Rapids
K. L. G.....Mrs. Carrie Holliday, Battle Creek
K. O. G.....Jennie Leonard, Kalamazoo

The Congress then adjourned after what was perhaps the most instructive, as well as entertaining, session that we have ever had. SCRIBE.

Ohio

LIMA, OHIO.—The Western Central Ohio District Congress convened in this city September 14 at 9:30 a. m., with the following Courts represented and an attendance of about 250 loyal Ben-Hur members:

Ilderim Court No. 1, Dayton, Ohio; Ben-Hur Court No. 7, Findlay, Ohio; Ithamar Court No. 8, Marion, Ohio; Esther Court No. 4, Hamilton, Ohio; Sidney Court No. 19, Sidney, Ohio; Lincoln Court No. 23, Lima, Ohio; Springfield Court No. 31, Springfield, Ohio; Putnam Court No. 62, Columbus Grove, Ohio; Butler Court No. 99, Hamilton, Ohio; Century Court No. 100, Middletown, Ohio; Hiawatha Court No. 163, Bellefontaine, Ohio; Lew Wallace Court No. 189, Dayton, Ohio.

The following is the program:

TUESDAY, SEPTEMBER 14, 9:30 A. M.
Opening Ode
Invocation.....Rev. J. M. Mills
Address of Welcome.....Dr. W. H. Parent
Response.....F. F. Theis
Reading.....Ysabel Glentzer
Annual Address of District Chief.....Frank E. Baker
Annual Report of District Scribe.....W. E. Loyd
Appointment of Committee on Credentials
Vocal Solo.....Mrs. Grace Kershan
Closing

TUESDAY, SEPTEMBER 14, 1:30 P. M.
Opening in Regular Form
Roll Call of Courts
Report of Committee on Credentials
Music.....Miss Ruth Vogle
Address.....Supreme Chief R. H. Gerard,
Crawfordsville, Ind.

Music
Address.....M. J. Clear, Fort Wayne, Ind.
Appointment of Standing Committee
Closing

3:30 p. m. Visit to new State Asylum and automobile tour of city for delegates and visitors, by courtesy of the Chamber of Commerce.
6:00 p. m. Banquet at Trinity Methodist Church to which Lincoln Court No. 23 cordially invites all delegates and visitors. Music by the Imperial Orchestra. Admission by ticket only.

7:30 to 8:30. In Central Hall. Social time with program of orchestral and vocal music.
8:30—Address.....W. H. Owen,
Supreme Organizer

Opening in Regular Form
Initiation Class Candidates.....
Ladies' Degree Team, Ft. Wayne, Ind.
Address.....W. N. Steele, Supreme Instructor
Good of the Order
Closing

WEDNESDAY, SEPTEMBER 15, 9:00 A. M.
Opening in Regular Form
Report of Committees on Resolutions, Good of the Order, Law, and Finance
Address.....P. O. Bowers, State Manager Indiana
Music
Question Box and Suggestions
Nomination of Officers
Closing

WEDNESDAY, SEPTEMBER 15, 1:30 P. M.
Opening in Regular Form
Address.....P. L. G. Axel, Kendallville, Ind.
Music
Address.....W. S. Eakins, Springfield, Ohio
Election of Officers
Selection of Place for Next Meeting
Short Talks (three minute limit).....
From Delegates and Visitors
Led by F. F. Theis, Dayton, Ohio
Closing Words.....From New District Chief
Closing Ode—"God be With You Till We Meet Again"

Resolutions of sympathy were adopted on the death of our Leader and beloved State

Manager, Brother Dr. J. C. Foster, and a copy was sent to the sorrowing wife and daughters. A floral emblem was also purchased by the Congress and sent to Mrs. Foster at Columbus.

The following resolution was also adopted: "Be it resolved, That we desire to erect a fraternal monument to the memory of Brother Foster in that more lasting and beautiful form, a truly fraternal monument, in the increase of membership in this State, and that we each in Congress here assembled hereby promise and pledge one new member to the Tribe of Ben-Hur during the remaining months of this year, and that the Supreme Tribe be requested to furnish a suitable marker bearing the names of all members fulfilling this pledge, and the same to be hung in the Courts throughout this State and known in the years to come as the 'Foster Memorial,' commemorating the man whose work was not done, yet his column was broken."

The meeting for 1916 will be held in Hamilton, Ohio. SCRIBE.

Missouri

DE SOTO, Mo.—Monday evening, August 23, was indeed a gala day in the city of De Soto. The Degree Team from Festus, Missouri, initiated a fine class of candidates which had been secured by our District Manager, Brother R. A. Vaughn, consequently they

were from among the very best people in this vicinity, and the Court started off with very bright prospects. The members have signified their intention to help Brother Vaughn in his efforts to place the Court upon the Roll of Honor before the close of the year, and prospects are bright indeed for Ben-Hur in this locality. REPORTER.

Tennessee

CHATTANOOGA, TENN.—Probably one of the most interesting meetings a Fraternal Order ever held in this or any other State commenced on Monday, August 23, 1915. Gatherings in Tennessee are always just a bit different from those in other States; always just a bit more pleasure and enjoyment than that found elsewhere, and at all times something new.

For the State Meeting of 1915, the State Officers and Organization Department departed from the old custom of gathering in some city, putting up at hot hotels, etc. Instead, arrangements were made for taking care of the entire delegation "out in the open" and a splendid camping site was selected on the top of Lookout Mountain, near the city of Chattanooga. A very capable committee, consisting of the following members of Lookout

Court No. 31, had the matter in charge: Brothers Pennebaker, Lane, Dr. Hillas, Quirk, Smith, Richardson, Collins, Meyers and Sisters Lane, Pennebaker, and James. Brother W. E. Hardison, the popular Chief of Lookout Court, No. 31, being Chairman of the committee.

On Monday morning, August 23, delegates from various parts of the State began to arrive. The largest delegation came in from Knoxville, under Brother A. L. Carver, District Manager, in charge of that territory. In this delegation was included the Degree Team of Court No. 1, reference to which will be made later. By Monday noon, one hundred delegates and members had gathered in the city. A special car was furnished by the Chattanooga people and the entire delegation taken directly to the camping site. Every convenience had been arranged for the delegates. The services of one of the best cooks of the State had been secured and the menu—at each meal—was more than good.

Monday night, the Degree Team of Knoxville Court No. 1 had charge of the conferring of the degree work to a large class furnished by Lookout Court No. 31. To attempt to comment upon the work of the members

(Continued on Page Seven.)

\$1000⁰⁰ A MONTH

Ambitious, Honest Men Wanted

At Once. I Need 500 Sales Agents Who Want to Make from \$50 to \$250 a Week. Experience Not Necessary

I want square men to act as my Special Sales Representatives in every county. I want hustling, energetic, ambitious fellows, anxious to make big money, who are willing to work with me. I want to show YOU how to MAKE BIG PROFITS EVERY MONTH. I want to show YOU how to make more money, easier, quicker, more sure and certain than you ever did before in all your life. I want you to advertise, sell and appoint local agents for the most sensational seller in 50 years—the startling invention that has set the entire country agog—THE ROBINSON FOLDING BATH TUB—I want you to handle your County. I'll furnish demonstrating tub on a liberal basis. I'm positive, yes, I'm absolutely certain that you can make bigger money in a week with me than you ever made in a month before. Hustlers, east, west, north, south, are simply coining money. Orders, orders everywhere. For, remember, fully 70 per cent of the people have no bathrooms. You can take the orders right and left. Quick sales and immense profits. Stop and realize the tremendous possibilities. Look around you. Be amazed. Your neighbors, friends, relatives, have no bathrooms. They are eager for one; never had the opportunity to install one. You step in; show the tub. Sales made, profit sure.

Sensational Sales Success!

What others are doing YOU can do. Read these records:
N. T. Smith, Ohio, \$90 weekly profit. Meyers, Wis., \$250 first month. Beasley, Neb., \$35 profit first 4 hours. Newton, Calif., \$60 in 3 days. Mathias, Fla., \$120 in 2 days. Corrigan, N. Y., \$114 in 60 hours. C. H. Tremour, Ind., \$35 profit first 6 hours. W. F. Hincard, New Mexico, \$35 in 2 days. Average men, average sales, average towns. Undeniable Proof of the Big Money to be made by the hustlers everywhere. The Robinson Tub is badly wanted and eagerly bought.



This man, Rev. Otto Schulze, of Missouri, says: "Sales increasing. Made 7 sales in 8 calls. Sent 4th order yesterday for 50 Tubs." SALES \$1600 TO DATE. Minister of the Gospel, without previous experience, makes this record.

A Folding Bath Tub for Every Home

No home barred—for the rich and the poor; for all homes without modern bathing facilities—Here is an absolutely new invention. Nothing else like it. Has taken the entire country by storm. Solves the bathing problem. Gives every home a modern, up-to-date bathroom in any part of the house. No plumbing, no waterworks needed. Take full length baths in any room; up stairs, down stairs, bed-room, sick-room, parlor, kitchen, an umbrella in the house. The Robinson tub folds in small roll, handy as an umbrella. Rivals expensive bathroom. Constructed of the wonderful "Steelene" material. I tell you, it's GREAT! Remember it is needed in every home. Means modern bathing facilities for all the people. A godsend to humanity.



Guaranteed for 10 Years
(Manufactured by old established concern in business 22 years).

This is the Robinson Folding Bath Tub that is bringing cleanliness, health and happiness to thousands of homes—and thousands of dollars in profits to the lucky men who control exclusive territory. Write for your county TODAY.

You Make 100% Profit

Demonstration Tub furnished workers

FOLDED Dan Burkholder of Montana, says: "Was out 4½ days this week and sold \$393.50 worth. Sold 3 this afternoon. Enclosed find check for 48 tubs. Ship 50 more next week." Orders \$1072 worth in 17 days. What Burkholder is doing you can do!



This is Chancy—A Hustler. Sold \$4,000 worth of our goods in 5 weeks. No, he's not a genius, not a wizard-worker, not a "miracle man." Just an everyday American like you and me—but a hustler from his head to his toes. He started just as you will start. What he has done you can do.

Tear Off This Coupon and Mail Now

Yes, sign this coupon right now. Don't send me a single penny. Don't send me any return postage. If you want this money-making job, just sign and mail the coupon. That is all I ask. By sending the coupon you give me the chance to prove every word I have said. Let me prove every statement. Let me tell you the whole enthralling, ambition-awakening story of a tremendous world-wide success. Will you do this? Of course you will. Sign and mail the coupon NOW!

FREE Information Coupon

H. S. ROBINSON, Pres't
Robinson Cabinet Mfg. Co., 1317 Factories Bldg., Toledo, Ohio.

Write me and tell me all about your special plan and how I can make big money acting as your representative. This obligates me in no way.

Name.....
St. and No..... County.....
Town..... State.....

WRITE TODAY SEND NO MONEY

Just Sign the Coupon

H. S. Robinson, The Robinson Cabinet Mfg. Co.
Pres., 1317 FACTORIES BLDG. TOLEDO, OHIO



Published monthly by the Supreme Tribe of Ben-Hur, Crawfordsville, Indiana

Office of

THE SUPREME TRIBE OF BEN-HUR
Crawfordsville, Indiana

R. H. GERARD, M. D. Supreme Chief
J. N. C. SNYDER Supreme Scribe
S. E. VORIS Supreme Keeper of Tribute
J. F. DAVIDSON, M. D. Sup. Medical Examiner

GILBERT HOWELL EDITOR
Crawfordsville, Indiana

Subscription Price, 25 Cents Per Year

Address all communications to THE CHARIOT
Crawfordsville, Indiana

Entered as second class matter, December 10, 1912, at the post office at Crawfordsville, Indiana, under the Act of August 24, 1912.



OCTOBER, 1915

William S. Brown

SINCE the last issue of THE CHARIOT the Grim Reaper has again invaded our ranks in the Supreme Office. Tuesday, September 7, Brother William S. Brown, who has been employed in the Auditing Department for the past ten years, passed away at the home of his father on West Main Street, Crawfordsville, Indiana, from a complication of diseases. "Billie," as he was familiarly called, was a prime favorite among his associates, always looking upon the bright side of life and of a jovial, happy disposition. He enjoyed nature and was a great lover of good books and a great reader of poetry and the higher class of literature. He leaves a father, sister, and brother, and a host of sorrowing friends to mourn his untimely call. We quote from one of his favorite poems:

"Sunset and evening star,
And one clear call for me,
And may there be no moaning of the bar,
When I put out to sea."

publication in this issue of THE CHARIOT, as we understand there will be a cash prize of \$100.00 given to the best drilled Degree Team. There are also other smaller prizes for drills and public exhibitions. Each Court in the district is planning to send representatives. Dr. J. F. Davidson, Supreme Medical Examiner, will be present and a helpful and profitable program has been arranged.

Supreme Lecturer

The Supreme Officers are gratified indeed at the success which has attended the work of our Supreme Lecturer, Brother Harry D. Michael, during the past year. His lecture on the book "Ben-Hur" is of high class and has proven a rare treat for those who have had the privilege of hearing him. The newspapers in the various places where he has appeared have praised his lecture highly, and officers and members of many local Courts have written to the home office expressing their pleasure and ap-

Roll of Honor

The Roll of Honor is made up by States, the Courts being grouped in consecutive order for each State according to the number of Beneficial members in good standing on the 15th day of August, 1915.

New York

1	Star of B'thleh'm 37, Buffalo, N. Y.	1602
2	Palestine No. 2, Olean, N. Y.	404
3	Edw. Lauterbach, 84, New York, N. Y.	364
4	Genesee Valley, 18, Rochester, N. Y.	260
5	Jefferson No. 24, Watertown, N. Y.	214
6	Olean, No. 43, Olean, N. Y.	139
7	Balthasar No. 77, Troy, N. Y.	127
8	Ithmar No. 1, Auburn, N. Y.	126
9	Arrius, No. 9, Geneva, N. Y.	121
10	Electric City, No. 75, Schenectady, N. Y.	104

Indiana

1	Ben-Hur No. 15, Ft. Wayne, Ind.	1104
2	Balthasar No. 9, Crawfordsville, Ind.	958
3	Crescent City No. 122, Evansville, Ind.	793
4	Simonides No. 1, Crawfordsville, Ind.	731
5	Esther No. 4, Terre Haute, Ind.	652
6	Marion No. 48, Marion, Ind.	576
7	Princeton No. 43, Princeton, Ind.	419
8	Malluch No. 45, Vincennes, Ind.	380
9	Vigo No. 126, Terre Haute, Ind.	375
10	Wabash No. 23, Wabash, Ind.	345
11	Washington, No. 169, Washington, Ind.	343



DELEGATES TO THE FIFTEENTH ANNUAL SESSION,

Our watchword: Now altogether in unity for 20,000 new members in 1915.

THE CHARIOT is endeavoring to build up an advertising patronage worthy of our publication. We will not knowingly accept any advertisements from irresponsible parties, and we trust the advertising space may be utilized to the full benefit of our readers.

THE contest between the states of Arkansas and Tennessee closed September 30, but THE CHARIOT goes to press with this issue too early in the month to give the results; however, it has been an interesting and spirited race, and the November CHARIOT will give the final results.

THUS far the year 1915 has made a wonderful record for Ben-Hur. Many of the difficulties which appeared at the beginning of the year have been dispelled and business has been better than anticipated. Prospects are very promising for the remaining months of this year. Our members and workers who are in need of suggestions and help should write to our Supreme Chief, Dr. R. H. Gerard, and he will be glad to give assistance and advice in pushing the campaign for new members in each and every Court in the entire Supreme Jurisdiction.

THE Prize Offer as found on pages six and seven should be read by each and every member, as there is something of vital interest to every loyal son and daughter of Hur.

OCTOBER is the "seed time" for our Fraternal harvest, and the deputies, district and state managers who would have a rich harvest of applications should be diligent in their planting as now is the time to inaugurate the most aggressive campaign Ben-Hur has ever had.

The prizes as offered by the Supreme Tribe are attractive and are of real worth. The privilege of counting new members for the individual prizes, also having the same new members counted to the credit of the Court in the Bondopticon prize is a most liberal and unparalleled offer, as heretofore new members who were counted for individual prizes could not be counted for any other prize.

WE are advised by Brother Genoway, our State Manager, that the Fifteenth Session of the Southeast Missouri District Congress, which will be held at Sikeston, Missouri, November 1, and 2, promises to be one of the greatest and best sessions the Congress has ever held. We regret not having a complete Program for

preciation in being given the opportunity to hear the Supreme Lecturer.

Brother Michael gives an intensely interesting review of General Wallace's masterpiece, "Ben-Hur," and during the course of his lecture gives an excellent rendition of the famous "Chariot Race." The lecture is made doubly interesting by a large number of stereopticon slides illustrating every portion of the story. A revival of interest in the work of the Tribe of Ben-Hur has uniformly followed Brother Michael's appearance in the various Courts where he has lectured. The Order has gained many new members who have first become interested when attending the lectures.

State managers, local deputies, and officers of Courts will find the lecture by Brother Michael one of the most effective advertising mediums they can use. The meetings are usually open to members and their invited friends. The expense of this work is borne entirely by the Supreme Office, except that the local Courts are required to furnish the place for the meeting and to take care of such items as local advertising, etc. Any one who would secure the services of the Supreme Lecturer should communicate with Dr. R. H. Gerard, Supreme Chief, Crawfordsville, Ind.

12	Beech Tree No. 211, South Bend, Ind.	829
13	Unity No. 350, Indianapolis, Ind.	326
14	Star No. 277, Indianapolis, Ind.	316
15	Huntington No. 68, Huntington, Ind.	309
16	Vanderburgh, 127, Evansville, Ind.	303
17	Logansport No. 233, Logansport, Ind.	302
18	Orontes No. 77, Shelbyville, Ind.	282
19	Kendallville No. 20, Kendallville, Ind.	274
20	Kokomo No. 32, Kokomo, Ind.	273
21	South Bend, No. 41, South Bend, Ind.	262
22	Oolitic, No. 54, Bedford, Ind.	254
23	Isis No. 32, Anderson, Ind.	247
24	Evening Star, No. 231, Evansville, Ind.	241
25	Columbia City 92, Columbia City, Ind.	241
26	Elkhart No. 72, Elkhart, Ind.	238
27	Queen City, No. 153, Marion, Ind.	236
28	Antioch No. 12, Garret, Ind.	236
29	Germania No. 165, Evansville, Ind.	236
30	Chariot No. 38, Lafayette, Ind.	231
31	Rigel No. 86, Michigan City, Ind.	218
32	Maple City No. 125, LaPorte, Ind.	217
33	Corydon, No. 184, Corydon, Ind.	198
34	Vincennes No. 243, Vincennes, Ind.	194
35	Boonville No. 59, Boonville, Ind.	194
36	Decatur No. 156, Decatur, Ind.	189
37	Ft. Wayne No. 96, Ft. Wayne, Ind.	188
38	Aldebaran No. 16, Peru, Ind.	186
39	Richmond, No. 42, Richmond, Ind.	184
40	Harmony No. 304, Logansport, Ind.	182
41	Bismarck No. 134, Terre Haute, Ind.	179
42	Greencastle No. 102, Greencastle, Ind.	175
43	Evansville No. 10, Evansville, Ind.	171
44	Castalia No. 13, Muncie, Ind.	166
45	Posey No. 105, Mt. Vernon, Ind.	157
46	Sandborn No. 67, Sandborn, Ind.	144
47	Owensville, No. 104, Owensville, Ind.	143
48	Jewel No. 334, Michigan City, Ind.	140
49	French Lick No. 200, French Lick, Ind.	126
50	E. Chicago, No. 355 E. Chicago, Ind.	123
51	Hartford City, 96, Hartford City, Ind.	122
52	Frankfort No. 2, Frankfort, Ind.	122
53	Freelandville No. 91, Freelandville, Ind.	120
54	Faith Court No. 816, Evansville, Ind.	116

55 E. Chicago No. 855, E. Chicago, Ind.	123
56 Progressive No. 166, Hammond, Ind.	113
57 Grandview No. 150, Grandview, Ind.	112
58 Bluffton, No. 7, Bluffton, Ind.	109
59 Otwell Court, No. 324, Otwell, Ind.	109
60 Rockport No. 185, Rockport, Ind.	102
61 Bethel No. 205, Griffin, Ind.	102
62 Antares, No. 39, Tipton, Ind.	101

Kentucky

1 Kentucky No. 11, Louisville, Ky.	1045
2 Jehovah No. 4, Louisville, Ky.	446
3 Ludlow No. 9, Ludlow, Ky.	328
4 Newport No. 1, Newport, Ky.	201
5 Covington No. 2, Covington, Ky.	202
6 Henderson No. 3, Henderson, Ky.	195
7 Ilderim No. 14, Louisville, Ky.	165
8 Mizpah No. 8, Bellevue, Ky.	119

Ohio

1 Portsmouth No. 109, Portsmouth, O.	899
2 Ilderim, No. 1, Dayton, O.	682
3 Forest City No. 15, Cleveland, O.	503
4 Esther No. 4, Hamilton, O.	437
5 Crockery City No. 111, E. Liv'r'l, O.	353
6 Washington No. 43, Toledo, O.	321
7 Ben-Hur No. 7, Findlay, O.	313
8 Canton No. 57, Canton, O.	310
9 Springfield No. 31, Springfield, O.	279
10 Balthasar No. 3, Cincinnati, O.	255
11 Lew Wallace No. 189, Dayton, O.	244
12 Lincoln No. 23, Lima, O.	238
13 Mars No. 151, Cincinnati, O.	209
14 Toledo No. 34, Toledo, O.	190
15 Aldebaran No. 14, Youngstown, O.	189

17 Metropolis No. 181, Metropolis, Ill.	225
18 Harrisburg No. 116, Harrisburg, Ill.	217
19 Guiding Star No. 271, Springfield, Ill.	211
20 Danville No. 474, Danville, Ill.	209
21 Granite No. 144, Granite City, Ill.	202
22 Waukegan No. 76, Waukegan, Ill.	201
23 Olney No. 12, Olney, Ill.	199
24 Mizpah No. 7, Rockford, Ill.	193
25 Grayville No. 28, Grayville, Ill.	193
26 Pullman No. 42, Pullman, Ill.	192
27 Mt. Vernon No. 115, Mt. Vernon, Ill.	178
28 Linne No. 262, Rockford, Ill.	167
29 Garfield No. 64, Chicago, Ill.	163
30 Melchior No. 27, Charleston, Ill.	161
31 Auburn No. 49, Auburn Park, Ill.	150
32 Egyptian No. 56, Carmi, Ill.	150
33 Paris No. 4, Paris, Ill.	150
34 Chicago No. 15, Chicago, Ill.	150
35 Litchfield No. 169, Litchfield, Ill.	148
36 West Salem No. 31, W. Salem, Ill.	148
37 Fairfield No. 101, Fairfield, Ill.	145
38 Columbia No. 74, Chicago, Ill.	142
39 Kankakee No. 91, Kankakee, Ill.	139
40 St. Clair No. 250, E. St. Louis, Ill.	135
41 Voduan No. 333, Chicago, Ill.	134
42 Robinson No. 48, Robinson, Ill.	132
43 Kewanee No. 258, Kewanee, Ill.	130
44 Decatur No. 243, Decatur, Ill.	124
45 Cairo No. 171, Cairo, Ill.	119
46 Chicago No. 66, South Chicago, Ill.	118
47 Clay No. 108, Flora, Ill.	112
48 St. Joseph No. 3, St. Joseph, Ill.	110
49 Madison No. 200, Madison, Ill.	109

Tennessee

1 Usona No. 36, Memphis, Tenn.	413
3 Ben-Hur No. 1, Knoxville, Tenn.	170
2 Jere Baxter No. 12, Nashville, Tenn.	164

W. Virginia

1 Parkersburg No. 1, Parkersburg, W. Va.	364
--	-----

Texas

1 Lone Star No. 1, Ft. Worth, Tex.	310
3 Arrius No. 68, Wichita Falls, Tex.	216
2 Simonides No. 11, Marshall, Tex.	215
4 Greenville No. 39, Greenville, Tex.	183
5 Tirzah No. 10, Dallas, Tex.	169
6 Ithamar No. 3, Cleburne, Tex.	147
7 Ben-Hur No. 5, Houston, Tex.	115
8 Denison No. 94, Denison, Tex.	102

Michigan

1 Eros No. 27, Saginaw, Mich.	303
2 Queen No. 43, Battle Creek, Mich.	185
3 Kalamazoo No. 4, Kalamazoo, Mich.	182
4 Cadillac No. 44, Detroit, Mich.	172
5 Ben-Hur No. 1, Flint, Mich.	151
6 Ilderim No. 9, Jackson, Mich.	148
7 Fort No. 130, Detroit, Mich.	147
8 Mars No. 31, Bay City, Mich.	118
9 State No. 150, Detroit, Mich.	110
10 Amrah, No. 54, Muskegon, Mich.	102
11 Peerless No. 100, Lansing, Mich.	101

Washington

1 Tacoma No. 2, Tacoma, Wash.	291
2 Oriental No. 6, Seattle, Wash.	153
3 Ben-Hur No. 3, Bellingham, Wash.	120
4 Purity, No. 13, Buckley, Wash.	102

TRIBE OF BEN-HUR REMINDER**Monthly Payments and Extra Assessment No. 23****To all Members, Tribe Ben-Hur:**

The regular monthly payment on your Beneficial Certificate for the month of October, 1915, together with Extra Assessment No. 23 for each and every Class A certificate is now due, and must be paid to the Scribe of your Court on or before the 25th day of this month.

The members of Class A whose certificates were issued before January 1, 1902, may have this Extra Assessment No. 23 paid out of their apportionment of the Emergency or Reserve Fund, but all Class A members whose certificates are dated between January 1, 1902, and June 30, 1908, and numbered from No. 77260 to No. 199999 will be required to pay this Extra Assessment in cash, as their apportionment of the Emergency or Reserve Fund has been applied to the payment of the Extra Assessments heretofore called.

Your failure to pay the Extra Assessments when due to be paid in cash, as well as your monthly



GRAND STATE CONGRESS, DETROIT, MICH., AUGUST 30, 1915

16 Eros No. 5, Mt. Vernon, O.	186
17 Butler No. 99, Hamilton, O.	178
18 Bellefontaine No. 12, Bellefontaine, O.	167
19 Alpha No. 51, Newark, O.	165
20 Ithamar No. 8, Marion, O.	162
21 Liberty No. 70, Cummins, O.	161
22 Star of Valley No. 113, Wells, O.	123
23 Sidney, No. 19, Sidney, O.	129
24 Cincinnati No. 56, Cincinnati, O.	117
25 Iris, No. 20, Tippecanoe City, O.	112
26 Riverside No. 49, Shelby, O.	111
27 Putnam, No. 62, Columbus Grove, O.	111
28 Victory No. 176, Cincinnati, O.	111

Nebraska

1 Capitol City No. 23, Lincoln, Neb.	718
2 Lincoln No. 118, Lincoln, Neb.	364
3 Mecca No. 13, Omaha, Neb.	354
4 Harmony No. 28, Ord, Neb.	177
5 Arrius No. 32, Scotia, Neb.	146
6 York No. 61, York, Neb.	133
7 Fullerton No. 6, Fullerton, Neb.	129
8 Omaha No. 110, Omaha, Neb.	129
9 North Nebraska No. 9, Norfolk, Neb.	130
10 Esther No. 21, David City, Neb.	121
11 Osceola No. 39, Osceola, Neb.	112

Illinois

1 Triumph No. 17, Decatur, Ill.	693
2 Ithamar No. 1, Danville, Ill.	558
3 Caledonia No. 59, Urbana, Ill.	439
4 Centralia No. 153, Centralia, Ill.	433
5 Valhalla No. 63, Chicago, Ill.	382
6 E. St. Louis No. 136, E. St. Louis, Ill.	333
7 Mira No. 97, Mt. Carmel, Ill.	306
8 Fox River No. 508, Aurora, Ill.	299
9 Friendship No. 61, Chicago, Ill.	297
10 Damascus No. 41, Springfield, Ill.	294
11 Superior No. 372, South Chicago, Ill.	279
12 Balthasar No. 2, Champaign, Ill.	277
13 Lawrenceville, 86, Lawrenceville, Ill.	269
14 Galesburg No. 50, Galesburg, Ill.	267
15 J. C. Hale No. 149, Mattoon, Ill.	251
16 Miriam No. 11, Kensington, Ill.	226

50 F. L. Riegr No. 281, Chicago, Ill.	105
51 Mt. Carmel No. 453, Mt. Carmel, Ill.	106
52 Germania No. 82, Chicago, Ill.	105
53 Vlastimil No. 186, Chicago, Ill.	105
54 Effingham No. 36, Effingham, Ill.	104
55 Harmony, No. 88, Chicago, Ill.	101
56 Cesky Vlastenee, 102, Chicago, Ill.	101
57 Quincy No. 20, Quincy, Ill.	100
58 Jacksonville, 215, Jacksonville, Ill.	100

Iowa

1 Aldebaran No. 12, Cedar Rapids, Ia.	584
2 Melchior No. 8, Waterloo, Ia.	564
3 Tirzah No. 3, Mason City, Iowa	454
4 Roman No. 98, Sioux City, Ia.	271
5 Cedar Rapids, No. 65, Cedar Rapids, Ia.	229
6 Jewel No. 2, Council Bluffs, Ia.	226
7 Ben-Hur No. 15, Oskaloosa, Ia.	165
8 Banner No. 29, Sioux City, Ia.	156
9 Unity No. 54, Marshalltown, Ia.	151
10 Clinton No. 28, Clinton, Ia.	146
11 Star, No. 41, Creston, Ia.	120

Missouri

1 Carnation No. 7, Kennett, Mo.	542
2 Century No. 26, St. Louis, Mo.	327
3 Morehouse No. 10, Morehouse, Mo.	222
4 Sikeston No. 9, Sikeston, Mo.	207
5 Independence No. 159, Dexter, Mo.	194
6 Simonides No. 61, St. Louis, Mo.	151
7 Golden Rod No. 22, St. Joseph, Mo.	130
8 Sedalia No. 39, Sedalia, Mo.	128
9 Victory, No. 74, Kansas City, Mo.	107

Pennsylvania

1 Keystone No. 1, Bradford, Pa.	441
2 Pioneer No. 42, Scranton, Pa.	371
3 Lew Wallace No. 17, Meadville, Pa.	304
4 Arrius No. 4, Braddock, Pa.	241
5 Harmony No. 43, Sharon, Pa.	239
6 New Kensington, 11, N. Kensington, Pa.	237
7 Rigel, No. 9, Newcastle, Penn.	217
8 Trevlyne No. 12, Jeannette, Pa.	202
9 Sharon No. 13, Sharon, Pa.	125
10 Ben Franklin, 97, Philadelphia, Pa.	106

District of Columbia

1 Washington No. 1, Washington, D. C.	240
---------------------------------------	-----

Alabama

1 Birmingham No. 1, Birmingham, Ala.	240
--------------------------------------	-----

Arkansas

1 Esther No. 3, Jonesboro, Ark.	226
2 Egyptian No. 4, Paragould, Ark.	211
3 Century No. 10, Wynne, Ark.	122

Oklahoma

1 Oklahoma No. 1, Oklahoma City, Okla.	220
--	-----

Kansas

1 Junction City No. 2, Junction City, Kan.	222
2 Pittsburg No. 29, Pittsburg, Kan.	108

California

1 Simonides No. 4, Los Angeles, Cal.	214
2 Live Oak No. 32, Oakland, Cal.	125
3 Los Angeles, No. 19, Los Angeles, Cal.	105
4 Mizpah No. 1, San Francisco, Cal.	100

Oregon

1 Ben-Hur No. 9, Portland, Ore.	192
---------------------------------	-----

Louisiana

1 Star of Bethlehem No. 6, New Orleans	158
2 Evangeline No. 10, Patterson, La.	111
3 LaFayette No. 1, LaFayette, La.	109

New Jersey

1 Progress No. 6, Paterson, N. J.	149
-----------------------------------	-----

Wisconsin

1 Atlas No. 23, Milwaukee, Wis.	145
---------------------------------	-----

Maryland

1 Highland, No. 3, Highlandtown, Md.	123
2 Maryland No. 1, Baltimore, Md.	131
3 Ben-Hur Court No. 9, Baltimore, Md.	100

Virginia

1 Staunton No. 3, Staunton, Va.	125
2 Roanoke No. 4, Roanoke, Va.	120

payment, will forfeit your membership, and you will stand suspended without notice as provided by the General Laws of the Order.

The Scribes of each local Court have been provided with a list of the names of the Class A members who are required to pay these and all future Extra Assessments in cash, and these lists must be preserved for the future use of the Scribe.

Extra Assessment No. 24 for each and every Class A certificate will be due and must be paid to the Scribe of your Court on or before the 25th day of November, 1915, together with the regular monthly payment due for that month.

The members of Class A whose certificates were issued before January 1, 1901, may have said Extra Assessment No. 24 paid out of their apportionment of the Emergency or Reserve Fund, but all Class A members whose certificates are dated between January 1, 1901, and June 30, 1908, and numbered from No. 57733 to No. 199999 will be required to pay this Extra Assessment IN CASH, together with their regular November monthly payment, as their apportionment of the Emergency or Reserve Fund has been applied to the payment of the Extra Assessments heretofore called.

Fraternaly in T. B. H.,

JNO. C. SNYDER,

Supreme Scribe.

October 1, 1915.

Crawfordsville, Indiana.

PRIZES TO MEMBERS

THESE PRIZES TO BE AWARDED BY THE SUPREME TRIBE OF BEN-HUR FOR
NEW BENEFICIAL MEMBERS SECURED PERSONALLY BY MEMBERS OF THE ORDER

DEPUTIES AND SCRIBES CANNOT COMPETE FOR ANY OF THESE PRIZES

CRAWFORDSVILLE, INDIANA, OCTOBER 1, 1915

For Three New Beneficial Members. Choice of Either.

- 1 Solid Gold Pin, No. 200 (for lady).
- 1 Solid Gold Button, No. 191 (for gentleman).
- 1 Ben-Hur Fountain Pen.
- 1 Ben-Hur Knife for either lady or gentleman, with name and address on one side and the emblems of the Order—the Chariot Race and the Galley—on the other side of the handle.

For Five New Beneficial Members. Choice of Either.

- 1 Solid Gold Star Pin, with Chain and Cross, No. 198.
 - 1 Solid Gold Pin, No. 193.
 - 1 Book Ben-Hur, Players' Edition, beautifully illustrated.
 - 1 Hustlers' Button, No. 211.
 - 1 Special Ben-Hur Knife, sterling silver, paneled handle, enameled in appropriate colors of the Order, and will stand the test of unlimited wear and usage, at the same time represent a beautiful personal ornament for every day use. The blades are forged from the finest quality of English crucible steel.
 - 1 Leather Hand Bag, either numbers 4772 or 4811.
- These Hand Bags are made of the best quality of leather, satin lined, the interior fitted with mirror and coin purse. The styles are indicated by Nos. 4772 and 4811, and number and style selected should be designated in the application for Prize.

For Seven New Beneficial Members. Choice of Either.

- 1 Book Ben-Hur, Garfield Edition, in two volumes.
 - 1 Solid Gold Watch Charm, No. 210.
 - 1 Solid Gold Ring, No. 202 (for lady).
 - 1 Solid Gold Ring, No. 201 (for gentleman).
- These Rings are emblematic of the Order and very artistic. They represent the highest class of workmanship. Please give the exact measure of finger or size of ring needed.

For Ten New Beneficial Members. Choice of Either.

- 1 Past Chief's Solid Gold Badge, No. 196.
- 1 Ben-Hur Emblematic Rug, 36 x 63 inches. This rug is a much better quality rug than our Chariot Race rug. It is a high grade Royal Wilton, guaranteed all worsted and fast colors. They have heavy backs and will lay well to any hardwood floor. The colors of the Order—red, yellow and black—are beautifully worked out in this handsome design. These rugs make an artistic ornament for any Court or home.

For Fifteen New Beneficial Members. Choice of Either.

- 1 Ben-Hur Watch, seven jewel, Elgin movement, Dueber filled case, twenty year guarantee, size .0 for ladies or size 16 for gentlemen.
- These watches are expressly manufactured for the Order, with the emblems engraved thereon, and are very attractive and beautiful, a prize well worthy the effort required, and the most beautiful and desirable watch ever offered by a fraternal society.
- 1 Ben-Hur Suit Case. This is made of the best leather, is suitable for either gentleman or lady, has name or initials of owner burned in the leather. Please indicate in plain letters the name or initials to be burned when ordering this prize.

TERMS.

FIRST—Deputies and Scribes can not compete for these prizes. Members must secure the application by their own personal work, and have the application for prize certified to by the Chief and Scribe of the Court.

SECOND—The same new member can not be counted for more than one prize, except where applied by the Court on the Bond-Option. Additional certificates will not be counted in an application for a prize.

THIRD—Applications for these prizes may be made at any

time after the required number of members are secured. All applications for prizes must be made upon the blanks furnished by the Supreme Tribe of Ben-Hur, certified to by the Chief and Scribe of the Court, with the seal attached, and must be sent to the Supreme Chief.

FOURTH—The contest for these prizes shall be valid only for New Beneficial Members secured, and certificates issued at the Supreme Office between the 15, day of September, 1915, and the 15, day of December, 1915.

FIFTH—The above prizes will be sent out when the report of the same has been made and the application received at the Supreme Office and checked with the books of the Supreme Tribe; provided, all the members secured under the Prize Contest are in good standing December 31, 1915, having made their December payment, and which has been duly forwarded by the Scribe of the Court and properly credited upon the books of the Supreme Tribe. If the new member is secured in December, he must pay for December, and the Scribe must certify to the fact, that as Scribe he has received the December payment from the new member.

No prizes will be forwarded until the December report from the Scribe of the Court has been received and entered upon the books of the Supreme Tribe, and the members secured must be in good standing upon this report. The same new beneficial members are not to be counted for more than one prize to any member, but may be used by the Court in the contest for the Bond-Option.

The application blanks as furnished by the Supreme Tribe to the Scribe of the local Court must be properly filled out, giving the name of the new member and number of certificate, and the report must be attested by the Chief and Scribe, and bearing the seal of the Court.

IMPORTANT NOTE. Deputies are not permitted to write applications and let members count them for prizes. The purpose is to award these prizes for individual effort only. It is not sufficient and is not contemplated that members will only suggest names of prospective candidates and when secured by deputies, count them for prizes, but must write the application.



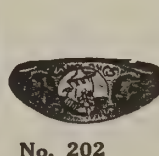
BEN-HUR SUIT CASE



GENT'S WATCH
(Exact Size)



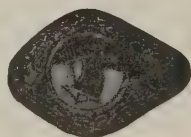
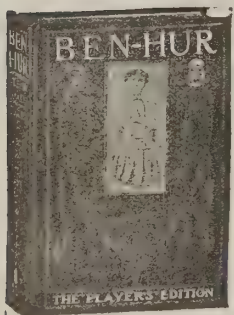
GENTLEMAN'S KNIFE.
(Exact Size)



No. 202



LADIES' KNIFE.
(Exact Size)



No. 201



No. 200



No. 198



No. 196



BEN-HUR FOUNTAIN PEN



No. 210



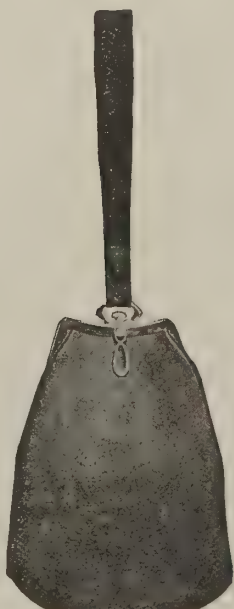
SPECIAL BEN-HUR KNIFE
(Exact Size)



No. 211



No. 4772



No. 4811



LADIES' WATCH
(Exact Size)



BEN-HUR RUG

NEWS FROM THE COURTS

Continued from Page Three.

of the team as individuals would be out of the question. Your Reporter will simply state that the boast of Brother Carver, that he had the best Degree Team in the State was more than made good. (A cut of this team will be furnished THE CHARIOT at an early date for publication.)

Tuesday night the meeting was called to order around the Camp Fire, by State Chief Henderson. About one hundred delegates and members were in attendance. Several matters of importance were up for consideration. The most important being the report of Brother Carver, as Chairman, of the State Home for Tennessee. It will be recalled that several years ago a large number of acres of ground was placed at the disposal of our State Court, by one of our very loyal members, on which it is hoped some day to erect a suitable home. A committee has had matters in charge and hopes to present something definite at our next meeting. The State Scribe was directed to write the Supreme Tribe at once, pledging the State Court of Tennessee to undertake to secure the ground, location, etc., near this city should the Supreme Tribe decide to erect the Gerard Memorial here.

The following State Officers were elected and installed: Past Chief, Dr. Henderson, of Knoxville; Chief, W. E. Hardison, of Chattanooga; Judge, James Wells, of Nashville; Teacher, Mrs. Pearl I. Rhodes, of Memphis; Scribe, Dr. W. J. Hillas, of Chattanooga; Keeper of Tribute, J. C. Meyers, of Chattanooga; Mother, Sister Burkett, of Knoxville; Musicians, Sister Pennebaker, of Chattanooga, and Sister Hughes, of Knoxville; Captain, Charles Paden, of Knoxville; Guide, E. L. Kingore, of Knoxville; Inner Gate, Augusta Weigandt, of Memphis; Outer Gate, Walter Collins, of Chattanooga.

Resolutions were adopted thanking Brothers and Sisters Hardison, Pennebaker, Smith, Richardson, Collins, and others for courtesies shown the delegates; the Railway for special cars placed at our demand, the Press for favorable writeups, and the Organization De-

partment for the excellent manner in which all were provided for.

Brother Wallace, State Manager for Alabama, was present during the entire meeting. He made several interesting talks. Alabama was invited to meet with us next year, and the invitation was accepted by Brother Wallace with sincere thanks. It was decided without a vote to the contrary to meet on the same ground and in same manner next year, the exact date to be determined and announced later. We regret that Dr. Gerard and Brother "Billy" Steele were unable to be with us. Appreciate, however, that certain matters came up at the last moment making their presence impossible. We were glad to have Brother Owen, our Supreme Organizer, and his charming wife and granddaughter with us.

On Wednesday night, Lookout Court entertained the visiting members. Plenty of good music, refreshments, dancing, etc., and all were really sorry to board the special car for the mountain, where we arrived long after midnight. Thursday, Friday, and Saturday were spent in sight seeing, games, tramping, and exploring parties, and, in fact, in simply resting up and having a good time. We broke camp Saturday—each delegate promising to return to the home Court, making a full report of the meeting, and making every effort to double the membership of the Court during the remaining months of the year.

It is the honest and sincere opinion of your Reporter that never in the history of any Order was such an agreeable and excellent crowd gotten together for a meeting of this kind. Everyone seemed to have made the trip to the Camp with the determination of having a good time. At no time was there any bad feeling in the entire crowd and everyone seemed to understand that we were out for a good time, plenty of rest, and to secure such added interest and advertisement as would result in the largest possible increase in our membership in this State. Your Reporter is just in receipt of a letter from our State Manager, in which he states that he is more than pleased with the result of the meeting, the advertisement secured, and the pleasant time that everyone seemed to have on the trip, and that he is particularly indebted to Lieutenant Kingore, Cor-

porals Pennebaker, and Richardson, Dr. Hillas and Chief Hardison for the assistance given on the camp. STATE REPORTER.

Arkansas

TRUMAN, ARK.—Tirzah Court, No. 32, had one of the best meetings Wednesday night since its organization. Brother A. S. Bradshaw, State Manager, was present; also Brother H. V. Petty, District Deputy, and both made good talks for "Good of the Order," as did several other members.

After a short business session Court was closed and about 100 members and their friends were served with ice cream, cake, and lemonade. Music was furnished throughout the evening by Truman's fifteen-piece brass band and the members of Tirzah Court are under many obligations to the band for the excellent selections furnished. We have now passed the 100 mark and are striving for a membership of 200 by January 1. *Keep your eye on Tirzah Court No. 32.* REPORTER.

NEWPORT, ARK.—We, the members of Newport Court, No. 43, Newport, Ark., wish to express our many thanks to the various Courts who contributed so liberally to the many flood sufferers of Jackson county during the terrible flood which we recently had. While the members of our Court were more fortunate than others, yet there are members from Jacksonport, Oil Trough, and other Courts who lost everything in the way of homes, furniture, crops, and cattle.

We thank Brother Bradshaw, our State Manager, for taking the interest he has in this work and know he will dispose of this money in places where it is most needed. Please accept our heartfelt thanks for same. CORA E. FOLK, CHIEF.

LEPANTO, ARK.—Wells Court No. 98 was organized in our little city Thursday, August 26, by H. V. Petty, District Deputy, of Jonesboro, with 21 charter members. After the members were obligated and secret work given a splendid corps of officers was duly elected and installed.

The charter will be left open for 90 days, at which time we expect to be on the Roll of Honor. This Court will meet every Thursday night.

Brother and Sister L. J. Castle of Tirzah Court No. 32, Truman, were present, and Brother Castle made a nice talk for "Good of Order." At a late hour Court was closed in due form, every member leaving the Hall with the determination of making Wells Court No. 98 one of the best Courts in this section. The Court was named in honor of Brother J. T. Wells, deceased, who was our former State Manager of Arkansas.

REPORTER.

Colorado

FORT MORGAN, COLO.—Columbus Court, No. 13, only two months old, is now the third largest Court in the state, and is growing by leaps and bounds, and every member is assisting in the work and is having splendid success. We are all working hard to be on the Honor Roll. The Degree Team is fully organized and is putting on the work in first class manner.

Our State Manager, Brother J. J. Cassidy, paid us a visit Saturday night, August 21, when a large class of candidates crossed the hot sands of the desert and became members of the House of Hur, after which refreshments were served by the Refreshment Committee, and a social hour was greatly enjoyed. Any Brothers or Sisters coming to the Land of Sunshine and Plenty should not forget to give Columbus Court No. 13 a call. You are always welcome. PRESS AGENT.

Indiana

SOUTH BEND, IND.—Wednesday evening, September 1, Budapest Court No. 352 was organized in Hopper Hall with thirty-seven charter members. The ceremonies were in charge of Brother Bowers, our State Manager, who was ably assisted by Brother Guy G. Grimes, our District Deputy, and Brother J. M. MacCorkle, Local Deputy, who has been in charge of the organization of the Hungarian Court.

Rev. Victor Von Kubinyi, Rector of the Hungarian Episcopal Church, gave a very interesting and helpful address. A number of members were present from South Bend Court No. 41, and Beech Tree Court No. 211. A splendid corps of officers was elected and

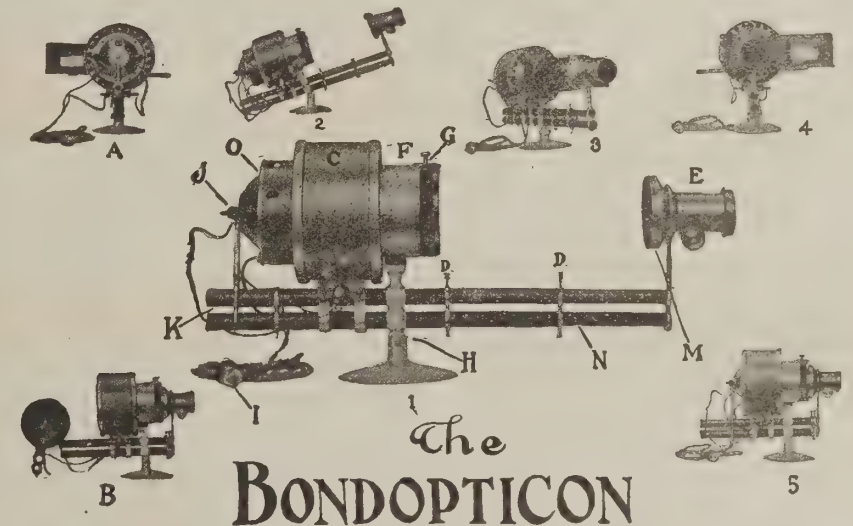
Continued on Page Eight.

PRIZES TO COURTS

any Court securing 100 or more new beneficial members between the dates of September 15, and December 15, 1915, a complete Bondopticon with slides, as shown by the illustration herewith.

The conditions are, that at least 100 new beneficial members must be in good standing on the books of the Supreme Tribe December 31, 1915. This offer does not conflict with the Prizes given individual members, as shown on opposite page.

The BONDOPTICON was prepared especially for the Tribe of Ben-Hur. It possesses all the good qualities claimed for any of the late machines, and has many points of excellence not to be found elsewhere. It can be attached to an ordinary electric light socket, where the voltage is not more than 110. It is particularly adaptable for the Lodge room in exemplifying the ritualistic work. It is easy to operate, and is fire and fool proof. Just the thing for use in the Court room, in conjunction with the secret work, or for public entertainment.



DESCRIPTION

- (1) Bondopticon ready for use.
- (c) Rheostadt drum. No other machine carries its own rheostadt. In all other machines, the rheostadt is a separate piece, and requires special adjustment.
- (d) Set screws which hold the gun metal telescope tubing projecting rods (n).
- (e) Projecting Lens.
- (f) Condensing lens holder.
- (g) Slide carrier holder.
- (h) Adjustable swivel base. By this device, the light can be thrown in any direction at any angle, with perfect precision.
- (i) Screw plugs for electric socket.
- (j) Carbon holders.
- (k) Telescope tubing for lamp house.
- (o) Lamp house.
- (m) Lens shield.

This Lantern will be sent to any Court, neatly packed in a beautiful metal tipped case, suitable for carrying, with a full set of the especially prepared slides, descriptive of the secret work, and suitable for public entertainment, for \$50.00. Every Court should have one of these outfits.

We show herewith a few of the specially prepared slides, illustrative of the degree work, and scenes incident to the book and the Order. These slides have been prepared from photographs and are richly colored. They are copyrighted, and can be purchased only from the Supreme Office at Crawfordsville, Indiana. The outfit includes forty (40) slides, with specially prepared lectures, suitable for the degree work and public entertainment. Extra slides, in addition to the slides comprising the above described outfit, descriptive of Ben-Hur scenes, can be purchased from the Home Office at from sixty cents to a dollar each.

If your Court is already equipped with a Lantern, the specially prepared set of forty slides can be purchased for \$25.00.

These Articles should appeal to the members of the Tribe of Ben-Hur, as they are emblematic of the Order, and excel in quality and workmanship. Here is a chance to present a splendid gift or prize at the lowest cash price, to some worthy member.

When sold, cash must accompany each order.

NEWS FROM THE COURTS

Continued from Page Seven.

duly installed, the Rev. Von Kubinyi being elected Past Chief.

A Ben-Hur social club has been organized with representatives from each of the three Courts of our city; South Bend Court No. 41, Beach Tree Court No. 211, and Budapest Court No. 352. This club was entertained at the home of Brother and Sister C. S. Clark. A buffet lunch was served and much interest created in the work for Ben-Hur in our city. REPORTER.

RICHMOND, IND.—While our Court has been rather obscure in these columns, we now take pleasure in announcing that Richmond Court No. 42 is awakening to the real possibilities and opportunities that Ben-Hur offers to the commonwealth in this vicinity.

Brother F. E. Splady, formerly of Terre Haute, is at present working in the interest of the Order, and with the assistance of the members who are willing to work and will work, he promises to double the membership of our Court during the next year. Although the work at the present time is very slow, prospects are very bright for the best year that our Court has ever known.

We are planning to have our first Roll Call on October 14, and the members are working hard to make this the greatest event in the history of our Court. We had an attendance of about 100 at our meeting August 26, and under the "Good of the Order" our Chief, Brother S. B. Williams, called on each and every member for a short talk. Members who never before had said a word in the Court room responded and enthusiasm ran to the highest. The Sisters of our Court have an Aid Society, which they call "The Tirzah Aid." They served refreshments and promise to have something doing each meeting night.

We are planning to take in a large class very soon and to keep Ben-Hur in the people's mind. Watch us grow! REPORTER.

Iowa

STIOUX CITY, IOWA.—Friday eve, August 26, more than 250 members of Roman Court No. 98 attended the annual banquet and program given in the Court rooms at Fourth and Douglas streets. Twenty-eight candidates were guests of honor at the banquet.

W. B. McGinnis, of Waterloo, Iowa, State Manager, was the principal speaker on the program which followed the banquet. Mr. McGinnis told of the founding of the Order by the late David W. Gerard, at Crawfordsville, Ind., in 1894. Today, after twenty-one years of existence, it is operating in thirty-three States and has a membership of more than 100,000 and has paid out in benefits in that time more than thirteen million of dollars.

Aldebaran Court, at Cedar Rapids, holds the National Banner for having secured the greatest amount of new business during the year 1914.

After the address by Mr. McGinnis readings were given by Mrs. Lucia Killeen Anderson. Musical numbers were given by Miss Myrtle Gleason, Henry Fleckenstein, Mrs. Hugh Ritchie and Mrs. T. H. Thompson.

About 100 members participated in a "trolley ride" during the afternoon. The car was chartered for two hours. The trip included the Riverside, Morning Side and Jackson-Court lines. F. H. Lawrence was in charge of the outing.

Owing to the illness of two of the officers, the initiation of candidates, which was to have been held, was postponed until the latter part of September. REPORTER.

Oklahoma

OKLAHOMA CITY, OKLA.—After a long delay in contributing anything to THE CHARIOT, Oklahoma Court No. 1 desires to report to the readers of THE CHARIOT their progress. We have initiated about 150 new members in the last six months, and are having good attendance both at our business and social meetings. On September 15, the ladies gave a pie supper for the benefit of the military drill team and when the pies were on inpec-

tion it was agreed by the gentlemen that the ladies of Court No. 1 were second to none in the way of making pies, and the price paid proved the statement, as some of the pies were sold as high as \$1.75.

Our orchestra will give a masquerade ball on September 22, every one is expecting a great time, prizes will be given for the best characters. Since our military drill team has reorganized under the most superior leadership of Captain Roy Mador, they are planning to compete at the State Fair and expect to walk away with one of the prizes offered by the State Fair Association. Uniforms for the team will be here in a day or two. This competitive drill will take place at the State Fair Grounds, September 27.

REPORTER.

Table of Rates

Term Certificates will be issued on approved application at the rates per \$1,000 as given in Table 1, or Whole Life, Death, Accident and Disability certificates will be issued on approved application at the rates per \$1,000 as given in Tables 2 and 3.

Age	Table 1	Table 2	Table 3
18.....	\$0 67.....	\$1 00.....	\$1 05
19.....	68.....	1 02.....	1 07
20.....	69.....	1 04.....	1 09
21.....	70.....	1 07.....	1 12
22.....	71.....	1 09.....	1 15
23.....	72.....	1 12.....	1 18
24.....	74.....	1 15.....	1 22
25.....	76.....	1 19.....	1 26
26.....	78.....	1 22.....	1 30
27.....	80.....	1 26.....	1 34
28.....	82.....	1 30.....	1 38
29.....	83.....	1 34.....	1 43
30.....	85.....	1 39.....	1 48
31.....	87.....	1 44.....	1 53
32.....	89.....	1 49.....	1 58
33.....	91.....	1 54.....	1 64
34.....	94.....	1 59.....	1 70
35.....	97.....	1 64.....	1 77
36.....	1 00.....	1 71.....	1 84
37.....	1 02.....	1 78.....	1 92
38.....	1 04.....	1 84.....	1 99
39.....	1 07.....	1 91.....	2 07
40.....	1 10.....	1 99.....	2 16
41.....	1 13.....	2 07.....	2 25
42.....	1 17.....	2 15.....	2 35
43.....	1 21.....	2 25.....	2 46
44.....	1 24.....	2 35.....	2 57
45.....	1 27.....	2 45.....	2 70
46.....	1 32.....	2 56.....	2 83
47.....	1 37.....	2 68.....	2 96
48.....	1 41.....	2 80.....	3 10
49.....	1 46.....	2 93.....	3 26
50.....	1 51.....	3 06.....	3 42
51.....	1 56.....	3 21.....	3 60
52.....	1 61.....	3 37.....	3 79
53.....	1 66.....	3 54.....	4 00
54.....	1 71.....	3 72.....	4 22
55.....	1 76.....	3 91.....	4 46

†Not admitted after 50 years of age.

Certificates will be issued for \$250, or in additional multiples of \$50 thereafter up to and including \$3,000. In no case will more than \$3,000 be granted on any one life.

A monthly payment, as above, from each member holding a Beneficial Certificate, will be due on the first day of each month, and must be paid to the Scribe of the Court on, or before, the 25th day of each month, without notice.

Members of Class A may voluntarily transfer to Class B in accordance with the Laws, Rules and Regulations without cost or re-examination.

Members of Class B may transfer at attained age without re-examination from Table 1 or 60-year term to the Whole Life (Table 2) or Death and Disability (Table 3) provided such transfer be made five years prior to the expiration of Term Certificate.

CAUGHT 51 RATS ONE WEEK

Trap resets itself. 22 inches high. Will last for years. Can't get out of order. Weighs 7 pounds. 12 rats caught one day. Cheese is used, doing away with poisons. This trap does its work, never fails and is always ready for the next rat. When rats and mice pass device they die. Rats are disease carriers, also cause fires. These Catchers should be in every school building. Rat catcher sent prepaid on receipt of \$3. Mouse catcher 10 inches high, \$1. Money back if not satisfied.

H. D. SWARTS, Inventor and Manufacturer, of UNWANTED RAT and Mouse Traps, Box 566, Scranton, Pa.

FINANCIAL STATEMENT

Benefit and Emergency Funds Tribe Ben-Hur—Report of Supreme Scribe for the Month Ending September 15, 1915

Balance on hand August 16, 1915, as follows:

To credit of Class A.....	\$ 600,320.67
To credit of Class B.....	733,042.88
Total.....	\$1,333,363.55

August Receipts:

Received from Monthly Payments, Class A.....	\$ 40,953.80
Received from Monthly Payments, Class B.....	60,250.99
Received from Interest and Rent, Class A.....	4,268.09
Received from Interest and Rent, Class B.....	1,339.44
Total Income.....	\$ 106,811.82

August Disbursements:

Death and Disability Claims, Class A.....	\$ 60,860.00
Death and Disability Claims, Class B.....	38,758.87
Repairs on Real Estate, Class A.....	421.09
Repairs on Real Estate, Class B.....	242.21
Maintenance of Building, Class B.....	449.82
Total Disbursements.....	\$ 100,731.99

Balance September 15, 1915.....

Death and Disability Claims Paid in Class A for August, 1915

Gabriel Custer, Vincennes, Ind.....	\$ 1,000.00
Minerva J. Smith, North Baltimore, Ohio.....	700.00
Jno. W. Baxter, Auburn, Ind.....	2,800.00
Thos. J. Belcher, Joplin, Mo.....	1,400.00
Thos. L. Stephens, Marquand, Mo.....	1,000.00
James F. Spare, Council Bluff, Iowa.....	1,000.00
Henry E. Stroup, Canton, Ohio.....	1,200.00
Duncan B. McDonald, Urbana, Ohio.....	1,000.00
Edgar D. Closson, Logansport, Ind.....	1,200.00
Ella M. Hollowell, Kokomo, Ind.....	1,600.00
Thos. Mattison, Tacoma, Wash.....	1,000.00
Jos. H. Derby, Bellwood, Neb.....	1,500.00
Wm. I. Brown, Jacksonville, Ill.....	1,100.00
Bertha I. Monroe, Bradford, Pa.....	1,200.00
James P. Coan, Vincennes, Ind.....	1,700.00
John C. Varner, Bruceville, Ind.....	700.00
Barbara Stackley, Chicago, Ill.....	600.00
Jasper M. Atkinson (Disability), Dallas, Texas.....	750.00
William Watson (Old Age Disability), Garrett, Ind.....	100.00
Susan McG. Snyder, Council Bluff, Iowa.....	1,400.00
Sarah Perry (Old Age Disability), Marion, Ind.....	50.00
Jno. G. Zimmer (Old Age Disability), Fort Wayne, Ind.....	100.00
Wm. L. Stiarwalt (Old Age Disability), Bellefontaine, Ohio.....	50.00
Anna M. Loeffler (Old Age Disability), Louisville, Ky.....	50.00
Phebe E. Marshall, Rosevale, Neb.....	800.00
Thos. N. Goodman, Albany, Ind.....	750.00
Jno. H. Keys, Murray, Ky.....	1,000.00
Gephard Broome, Sioux City, Iowa.....	1,500.00
Jacob L. Vinnedge, Taylor, Neb.....	900.00
Philip C. Palmer, Kansas City, Mo.....	1,000.00
Frank M. Powers, Angola, Ind.....	2,100.00
Mary Keith, Cincinnati, Ohio.....	1,300.00
Ben Jones, Braddock, Pa.....	1,000.00
Nancy C. Garner, Wabash, Ind.....	300.00
Jno. D. Barnett, Boonville, Ind.....	2,250.00
Jas. D. Thomas, Wingate, Ind.....	1,400.00
Peter Johnson, Chicago, Ill.....	600.00
Florence Garlick, Chicago, Ill.....	1,200.00
Lizzie B. Philly, Kalamazoo, Mich.....	800.00
Wm. H. Munger, Fremont, Neb.....	1,500.00
Wm. M. Reeves, Crawfordsville, Ind.....	2,000.00
Lewis J. Watts, Malden, Mo.....	1,000.00
Marja Kuczborska, Chicago, Ill.....	500.00
Elenor N. Salyards, Vincennes, Ind.....	1,000.00
Newton Rawlinson, Crossville, Ill.....	1,400.00
Wm. Biel (Old Age Disability), Terre Haute, Ind.....	100.00
Wm. Storms (Old Age Disability), Belgrade, Neb.....	60.00
Whaley J. Smith, Sacramento, Calif.....	1,300.00
Henry D. Smith, Vanalia, Ill.....	1,100.00
Geo. Riddell, Chicago Heights, Ill.....	1,150.00
Wm. W. Vance, Bradley, Ill.....	1,200.00
Jas. P. Haynes, Neligh, Neb.....	700.00
Fannie A. Crow, Chandler, Ind.....	400.00
Amanda E. Hopkins, Guthrie, Okla.....	2,100.00
Jno. B. Jones, Hartford City, Ind.....	2,250.00
Lawrence M. Jones, Benton, Ill.....	2,000.00
Henry Rickrich, Petersburg, Ind.....	1,000.00
Total.....	\$ 60,860.00

Death and Disability Claims Paid in Class B for August, 1915

Amelia Owens, Muskogee, Okla.....	\$ 1,194.65
Ida Daniels, LaPorte, Ind.....	900.00
Roy W. Crawford, Dayton, Ohio.....	1,000.00
Mary Schubert, Louisville, Ky.....	1,100.00
Robt. A. Brown, Humrick, Ill.....	1,800.00
Patrick Tobin, Olean, N. Y.....	1,000.00
Agnes Miller, Portsmouth, Ohio.....	500.00
Jno. A. Little, Philadelphia, Pa.....	1,200.00
Adolf Kuhn, New York, N. Y.....	2,000.00
Ethan A. Kendall, Shelbyville, Ind.....	250.00
Minnie Bell, Jackson, Mich.....	500.00
Mary Wyrzyn, Buffalo, N. Y.....	500.00
Mary Clayback, Buffalo, N. Y.....	1,000.00
Randall Mitchell, Detroit, Mich.....	900.00
Anna E. Burkhardt, Cissna Park, Ill.....	948.71
Carrie L. Kirk, Lincoln, Neb.....	1,000.00
Wm. H. Huber, Louisville, Ky.....	2,400.00
Jno. Kiefer, Detroit, Mich.....	500.00
Jno. W. Laughman, Garrett, Ind.....	1,400.00
Jno. M. Hatch, Tacoma, Wash.....	500.00
Henry Kueck, Marion, Ind.....	500.00
Geo. A. Barry, Fort Wayne, Ind.....	1,200.00
Jno. Gossett, Rockport, Ind.....	1,000.00
Jefferson Ray (Old Age Disability), Grandview, Ind.....	572.40
Jno. E. Webb (Old Age Disability), Boonville, Ind.....	450.00
Roy A. Hagemeier (Disability), No. Loup, Neb.....	250.00
Anastasia K. Belz, Meadville, Pa.....	477.61
Emma K. Beilstein, Springfield, Ohio.....	500.00
Frank A. Tracy, Pontiac, Ill.....	200.00
Rosalie Gabriel, Chicago, Ill.....	1,000.00
Frederick W. Tauber, Decatur, Ill.....	2,000.00
Jesse Miller (Old Age Disability), Findlay, Ohio.....	715.50
Eliz. R. Ostrom, Cedar Rapids, Iowa.....	1,000.00
Herbert E. Cox, Dayton, Ohio.....	1,000.00
Edward G. Johnston, Champaign, Ill.....	1,200.00
Jas. B. Abrams, Bellingham, Wash.....	1,000.00
Mary Lalonde, Covington, Ky.....	500.00
Jos. Raible, Louisville, Ky.....	2,100.00
Albert Hallheimer, New York, N. Y.....	1,000.00
Harry Kerans, Dayton, Ohio.....	1,000.00
Mattie Bolton, Toledo, Ohio.....	500.00
Total.....	\$ 38,758.87

Total Paid to Beneficiaries Since Organization.....\$13,946,020.45

Fraternally submitted to T. B. H.,

JNO. C. SNYDER, Supreme Scribe.

Report of Supreme Keeper of Tribute, Tribe Ben-Hur, September 15, 1915, Showing Amount of Benefit and Emergency Funds and How Invested.

Elston National Bank, Crawfordsville, Ind.....	\$ 162,750.15
First National Bank, Crawfordsville, Ind.....	5,000.00
Citizens' National Bank, Crawfordsville, Ind.....	5,000.00
Crawfordsville State Bank, Crawfordsville, Ind.....	10,000.00
Farmers & Merchants' Trust Co., Crawfordsville, Ind.....	5,000.00
Crawfordsville Trust Co., Crawfordsville, Ind.....	5,000.00
Citizens' National Bank, Evansville, Ind.....	10,000.00
Real Estate (Home Office).....	186,597.63
Real Estate (Adjacent Property).....	23,117.60
Real Estate (Old Home Office).....	15,971.15
First Mortgage Loans on Real Estate.....	228,025.00
Invested in Municipal and County Bonds.....	682,931.85
Cash in Office.....	50.00
Total Assets.....	\$1,339,443.38

Fraternally submitted to T. B. H.,

S. E. VORIS, Supreme Keeper of Tribute.

Of which there is to the credit of Class A.....\$ 584,260.97

Of which there is to the credit of Class B.....755,182.41

Total.....\$1,339,443.38

FREE GRAND SURPRISE-PACKET

15	22	5	18	12	1	14	4	
13	1	24	23	5	12	12		
3	8	5	22	18	15	12	5	20
6	15	18	4					
19	1	24	15	14				

WIN
A
PRIZE

Each one of these five lines of figures spells a word. The five words constitute five articles that we are giving away. This most interesting puzzle can be solved with a little study as follows: There are twenty-six letters in the alphabet and we have used figures in spelling the five words instead of letters.

Letter A is number 1, B number 2, C number 3, etc., throughout the alphabet. IF YOU CAN SPELL OUT THESE FIVE WORDS WE WILL SEND YOU A SURPRISE-PACKET CONTAINING 5 BEAUTIFUL GOLD EMBOSSED POST CARDS, ALSO A CERTIFICATE OF ENTRY in our GRAND PRIZE CONTEST. USE YOUR BRAINS. Try and make out the five words. ACT QUICKLY. Write the five words on a slip of paper, mail it immediately with your name and address and you will promptly receive as your reward this SURPRISE-PACKET, which is a handsome assortment of five beautifully colored Gold Embossed Post Cards, together with a copy of a New York Magazine, also a CERTIFICATE OF ENTRY in our GRAND PRIZE CONTEST, which closes Dec. 23, 1915. Act promptly. This is your opportunity to enter this great contest in which we give away FIVE AUTOMOBILES—An OVERLAND, a MAXWELL, a CHEVROLET, a FORD, and a SAXON—All of them brand new of the latest 1916 model—also PIANO, PHONOGRAPH, GOLD WATCHES, CASH PRIZES, etc. In case of a tie between two or more persons for any Prize, a Prize identical in character and value will be given each person so tied. TRY AND WIN. Address,

E. A. WEST, Mgr., 615 W. 43d St., Dept. 102, New York



OFFICIAL ORGAN OF THE SUPREME TRIBE BEN-HUR

Vol. XX

Crawfordsville, Indiana, November, 1915

No. 11

SUPREME TRIBE OF BEN-HUR VICTORIOUS

IN THE NOTED SUIT OF GEORGE BALME, ET AL.

REPRESENTING THE

JOINT RATE PROTEST COMMITTEE

OF SOUTHERN OHIO AND NORTHERN KENTUCKY

We give herewith liberal extracts from the Report of the Master in Chancery, the Honorable, Edward Daniels and the final decision of the Honorable, Judge Francis E. Baker, of the District Court of the United States for the District of Indiana, in the case filed against the Supreme Tribe of Ben-Hur and its officers by George Balme, Chairman of the so-called "Joint Rate Protest Committee of Southern Ohio and Northern Kentucky and Affiliated Courts of the Tribe of Ben-Hur" and others. This suit was instituted April 16, 1913, by insurgents who sought to enjoin the Supreme Officers from transferring members of the Society from Class A to Class B, and to prevent building up the Order by increasing the membership upon an adequate rate. The plaintiffs had solicited funds from the Courts throughout the Supreme Jurisdiction and various Courts and individuals had responded with contributions, and thereby they were enabled to secure the services of very capable and efficient lawyers.

The case has been given a thorough hearing, every phase of it being considered and it is of such vital interest to all the members of our Society, both Class A and Class B that the Editor believes we are justified in giving this extended report and comment thereon, although it may be to the exclusion of Court News and other interesting matter as is usually published in our columns.

The findings of the Court have fully established the rights and authority of the Executive Committee of the Supreme Tribe, to have full charge of all the business and prudential affairs of the Society during the interim between the sessions of the Supreme body, the findings in this case have also demonstrated that it was absolutely necessary to make such changes as would establish the Order upon adequate rates, and that a further delay of such change would have been most disastrous to the Society.

The court approved of establishing the two Classes A and B, also, especially favored the equitable manner for the transfer of members from Class A to Class B, and that such a plan was the only one which would have perpetuated the Society. The Officers have thus been exonerated from the false accusations made regarding the misapplication of funds in directing the business of the Society, and the Master commends the Supreme Officers for their application

DECREE

By HONORABLE FRANCIS E. BAKER, JUDGE
of the United States District Court of Indiana
Indianapolis, Indiana

"This cause came on to be heard on the first day of July, 1915, and, during the progress of the argument, on motion of the defendants, said cause was reopened for the taking of additional evidence before the court, and the same was this day taken before this court and such evidence is hereby ordered transcribed and filed in the office of the clerk of this court, as a part of the evidence in this cause.

"And the court now overrules exceptions filed by the complainants to the said Master's Report and sustains the exception by the defendants.

"And thereupon, upon consideration thereof, it is ordered adjudged and decreed by the court as follows, viz: That complainants' bill of complaint be dismissed for want of equity at the complainants' costs. All of which is finally ordered, adjudged and decreed by the court."

(This decree fully sustains the Executive Committee in their actions and authorizes and directs the Supreme Officers to transfer the funds belonging to those members of Class A who transferred from Class A to Class B and to continue the work of transferring members from Class A to Class B and to secure new members upon the adequate rates of Class B.—EDITOR.)

to duty and devotion to the best interest of all the members of the Society, although a conciliatory course would have been much more pleasant and an easier method of procedure for the Supreme Officers.

We trust the members will study these extracts carefully, from which they will note the Supreme Officers and Executive Committee are entitled to the commendation and loyal support of every son and daughter of Hur, for the justice of their cause has been established beyond all question by this high court of authority. Relating to the effectiveness of after enacted laws, the Master in Chancery stated:

AFTER ENACTED LAWS.

"That such By-laws, Rules and Regulations as existed at the time said respective contracts of insurance, or beneficial certificates, were issued to the members of said Order, includ-

ing the complainants', and any amendments thereafter adopted were by the terms of each and every one of said respective contracts of insurance, or beneficial certificates so issued by said defendant, made a part of said respective contracts of insurance or beneficial certificates. * * *

In the Master's ruling, he finds that: "The Supreme Tribe shall have the power to adopt by-laws for the government of itself and subordinate and other Courts, not in conflict with the provisions of the Articles of Association, and to promulgate and enforce the same by the adoption and enforcement of suitable penalties, which penalties shall not be unusual or extreme in character. All Laws, Rules, and Regulations of the Supreme Tribe may be adopted, amended or repealed by a majority vote of all members present and voting at any session of the Supreme Tribe.

MONTHLY RATES MAY BE INCREASED.

"* * * And the amount of monthly payments and assessments which may be made are each and all subject to be construed, administered and con-

trolled by the Laws, Rules, and Regulations of the Supreme Tribe of Ben-Hur, as they now exist or may hereafter be changed, altered or enacted, and it is understood that additional assessments may be made to maintain said benefit fund. The certificates are issued in consideration of the warranty waivers and agreements made by said member in his certificate and application to become a member, and he agrees to comply with all the Laws, Rules and Regulations of the Order as they now exist or may hereafter be changed, altered, amended or enacted. * * *

CLASS A RATE TOO LOW.

The Master very explicitly states: "That the rates of insurance adopted and in force to July 1, 1908, were grossly inadequate and insufficient to provide for the payment of death losses occurring among the beneficial members of said Order, * * * and entitled to protection in accordance with the provision of their respective certificates and within a few years thereafter the Reserve Fund then on hand would have become exhausted if provision had not been promptly made for the relief of the financial condition then existing, all of which facts heretofore stated in this paragraph became apparent to the Supreme Officers and members of the Executive Committee of the Supreme Tribe of Ben-Hur, and many of the members of the said Tribe of Ben-Hur in the summer of 1906, and thereupon said Supreme Officers of said defendant, Supreme Tribe of Ben-Hur, consulted skilled and experienced actuaries familiar with the history and operation of Fraternal Beneficial Societies, throughout the United States and elsewhere, and requested said actuaries to devise and submit a plan for the relief of said existing financial condition; and that from time to time thereafter, said Supreme Officers consulted with representative members of said Order throughout the country, in connection with actuaries and experts in such affairs, seeking and attempting for a period of two years thereafter, to mature and perfect a plan which would best meet the interest of said organization, with the least disturbance and burden to its membership.

CLASSES A AND B AUTHORIZED.

"That with the aid of expert opinions so obtained, together with the advice and assistance of representative members of said Order, throughout the United States, said Supreme Officers caused to be prepared and submitted to the Supreme session of said defendant, Supreme Tribe of Ben-Hur, at its May meeting in 1908, the plan then adopted and more fully described hereafter, including the installation of said Class B and the designation of the then existing membership as Class A.

"That at said Supreme Session so convened and sitting in May, 1908, every representative district of said Tribe of Ben-Hur was fully and fairly represented, the entire number of delegates to which said respective districts were entitled under the laws of said organization, being present.

ORGANIZATION OF CLASS B JUSTIFIED.

"That at the time said Supreme Session convened in May, 1908, and theretofore, it was generally known to the representatives of said Order there assembled, and very largely known among the members throughout the country, that unless some practicable and feasible means could at once be provided for the relief of the beneficial membership of said Supreme Tribe of Ben-Hur, said entire organization would very soon be unable to pay its mortuary obligations, as they matured, and would rapidly disintegrate and ultimately disband, leaving no protection whatever for the members who should survive for any considerable period of time; that during said Supreme Session there was a general discussion among the representatives present, touching the merits of said plan so proposed, and full and free opportunity was given to criticizing said plan and for amendments thereto; and that after a full discussion, criticism, explanation and consideration thereof, the plan so devised and submitted to said Supreme Session, was unanimously adopted, which plan so adopted included as its principal features, the creation of a new class of certificate holders to be thereafter known and designated as 'Class B' as distinguished from the then beneficial members of said Order to be thereafter known as 'Class A.' That under the provisions of said plan, so devised and adopted, members of said Class A became eligible to transfer to and become members of Class B without medical re-examination and at the ages at which they became members of said organization and without cost of transfer, and that as a part of said plan so adopted adequate rates of insurance were provided to be paid by persons who should thereafter become members of Class B, whereas the rates of insurance theretofore in force for the then beneficial membership of said Supreme Tribe of Ben-Hur, and thereafter to be known as Class A members remain the same.

BENEFIT FUNDS TO BE SEPARATE.

"That as a part of said plan it was provided that the mortuary funds of the said two classes should be kept separate and distinct from each other, except that the gains from forfeitures by lapses, interest earnings, and savings from mortality in Class B, as determined by an annual valuation, might be transferred to other funds designated by the Executive Committee except the expense or general fund, to be used for the common advantage of all members holding certificates in Class A and Class B who are in good standing at the date of the transfer.

"That as a part of the general plan so devised and adopted, it was provided that all of the expenses of said Supreme Tribe of Ben-Hur, including the expense of both Class A and Class B, should be paid out of a common or expense fund to be known and designated as the general fund; that said general fund was under said plan to be composed of the money on hand for expense purposes at the time said Class B commenced operations, (which money was then known as the general fund) and all future contributions of the beneficial members of said Society for expense purposes. * * * *

EXPENSE FUND TO BE IN COMMON.

"By the laws of the Supreme Tribe of Ben-Hur it was further provided that of the sums derived from the monthly payments of members of said Order, eighty-five per cent. should go to constitute the benefit fund, ten per cent. to the reserve or emergency fund and five per cent. to the general or expense fund; and that the Executive Committee should have power to set aside and place to the credit of the general fund, (expense fund) the first six monthly payments of new members except the ten per cent., which was required at all times to be placed in the emergency fund, so that in the discretion of the Executive Committee during the first six months, ninety per cent. of the members' payments could be paid into the general or expense fund and ten per cent. into the emergency fund, and nothing into the benefit fund. * * * *

"Said Master further finds that said defendant, Supreme Tribe of Ben-Hur, by its proper officers, has used five per cent. of the sum so collected from said periodical or monthly payments of all members other

than Class B members, after its creation, as and for the general expenses of said corporation ever since the 20, day of February, 1900, and that from and during the years 1900 to 1908, inclusive, it has used in addition to the five per cent. above referred to, certain funds derived from said eighty-five per cent., which would otherwise have been paid into the benefit fund from the first six monthly payments of new members as provided by the legislation of said Order, during that time in force, or such portions of said eighty-five per cent., as were from time to time found by said Executive Committee to be necessary for expense purposes and set aside therefor.

"That of said sum so carried to the general or expense fund from said first six monthly payments of said new members, the sum of twenty-seven thousand, eight hundred and forty and forty-six one-hundredth dollars was in the year 1903 found to be unnecessary for the payment of the expenses of said Order, and was thereupon transferred to and became a part of said benefit fund. * * * *

EXPENSES PROPERLY PAID.

"Said Master further finds that at no time has the said Supreme Tribe of Ben-Hur by its Officers, Executive Committee or otherwise used or permitted to be used for expense purposes, or credited to said general or expense fund, any portion of the contributions of Class A members in excess of said five per cent., and of such appropriations as were made from time to time of the said first six monthly payments of new members, not exceeding at any time the maximum amount authorized by the Laws, of said Order then in force.

"That members of Class B, as provided by said legislation of 1908 from July 1, 1908, to July 15, 1912, contributed to the general fund for expense purposes sixty cents per month from the first twelve months of the membership of each member of Class B on each one thousand dollars of the insurance carried by such member, and that since July 15, 1912, as duly provided by legislation of that year, eighty per cent. of the first twelve monthly payments of Class B members has been carried to said general or expense fund and applied in payment of general expenses; and in addition thereto, ten per cent. of each monthly payment and assessment of such member, after the first year of such membership; from the time of the organization of Class B to the present time. * * * *

CLASS B RATES NOT TOO HIGH.

"That the rates of insurance so provided and established by said legislation of 1908 for members receiving Class B certificates while adequate as aforesaid, were not excessive nor unreasonable, but were fair and are reasonable, as shown by the mortality experience of Fraternal Beneficiary Societies in general, and by the previous experience and history of the said Supreme Tribe of Ben-Hur, and were based upon the Tables of Mortality generally used by Fraternal Beneficiary Societies known as the 'National Fraternal Congress Table of Mortality' with a four per cent. interest assumption."

The Master found "That the legislation of 1908 was continued in force without material change until June, 1912, during which period the affairs of the Supreme Tribe of Ben-Hur were administered in accordance with said laws; but that in June of 1912 there was in force a law of said organization providing that members of said Order might transfer from Class A to Class B without medical re-examination, and without cost of transferring at from three to four years less than the attained ages of such members, except members above the age of fifty-five years, who were permitted during said period to transfer as of the age fifty-five years, which law remained in force until July 1, 1913, when a provision of said law became effective permitting members to transfer without medical re-examination, and without cost of transfer at their then attained age, except members who were then fifty-five years of age or more, who have been since said last mentioned date permitted by said provision to transfer as of the age fifty-five years, which last mentioned act or law is still in force.

TRANSFER FAIR AND EQUITABLE.

"That during said respective periods

all members desiring to transfer have in fact been permitted so to do upon the conditions named in said respective provisions.

"Said Master further finds, that immediately upon the adoption of the said legislation in 1908, and thereafter from time to time as changes were made therein, or in the method of administering said plan so embodied therein, said Supreme Tribe of Ben-Hur, through its said officers and Executive Committee, caused to be published and circulated among all the members of said organization, including complainants in this cause, full and accurate information concerning said plan so adopted; and that for a period of approximately four and one-half years after said Supreme Session of 1908, the entire membership of said organization including said plaintiffs had full knowledge of the plan so adopted and the purposes and necessities thereof, as set forth in these findings, and during all of said period enjoyed and received the insurance protection guaranteed by their respective certificates, the surety of which was materially enhanced and increased by the installation of said Class B and the systems of transfer so established, together with the practical operation of said plan during said period, and participated during all of said period in all the benefits and advantages of said organization so strengthened and improved by the creation of the said Class B, and the legislation incident thereto, with full opportunity to obtain knowledge of the fact that said legislation provided for the maintenance of a general or common expense fund, as set forth in these findings, with the privilege to transfer from Class A to Class B upon the conditions herein mentioned, also with the full opportunity to obtain knowledge that said expense fund was maintained in part by the use of five per cent. of the monthly payments of said Class A, members for expense purposes, and in part by the contributions of Class B members as herein stated, * * * but at no time during said period of approximately four and one-half years from and after said Supreme Session of 1908 was any objection or protest made to said legislation of 1908, or to any feature or provision thereof, nor to the said manner in which said plan so embodied therein was being administered.

THE ONLY PRACTICAL PLAN.

"Said Master further finds and reports to the court that in the creation of Class B and in the establishment and promulgation of said rate of insurance so applied thereto and said system of transfers from said Class A to Class B said defendant Supreme Tribe of Ben-Hur and its officers and Executive Committee, including each of the individual defendants herein, acted in entire good faith and with the sole desire and purpose of protecting the entire membership of said Tribe of Ben-Hur, including complainants, in what seemed to said defendant and to its officers and Executive Committee, as aforesaid, to be and which said Master finds was the only practicable known method of relieving said organization from existing financial embarrassment and probable dismemberment and disintegration in the near future.

NO MISREPRESENTATIONS.

"That all representations and inducements made and held out to the members of the said Tribe of Ben-Hur respecting said plan or system and the advisability and advantages of transferring to said Class B and all expenditures made by said defendant in furtherance of said plan and in carrying out the same were made and expended in full faith by said defendant, Supreme Tribe of Ben-Hur, and by its officers, agents and employees, including the other defendants herein, for the purpose of preventing the dissolution and dismemberment of said organization on account of its then heavy liability and approaching inability to meet its mortuary expenses, all of which expenditures were made necessary by the financially embarrassed condition of said Beneficial membership, known, after July 1, 1908, as Class A and were made for the benefit of said Class A members; and that all of said representation so made were in fact true.

"Said Master further finds that it was and would have been impracticable for said defendant, Supreme Tribe of Ben-Hur, and its officers and Executive Committee, to have pro-

vided a sufficient fund to meet its then present and future mortuary liabilities to its members, thereafter known as and constituting Class A, through what is known as the Special Assessment Plan, or by increase of existing rates of insurance applicable to all persons then members of said organization; that if the plan so adopted and promulgated by said defendant, Supreme Tribe of Ben-Hur, embodying the creation of said Class B and providing for transfers thereto, as aforesaid, under conditions including reasonable and adequate rates of insurance for said Class B members, had not been adopted and carried out substantially as above described, said Tribe of Ben-Hur, consisting at that time exclusively of members thereafter known as Class A members, would have been unable to maintain itself so as to meet its mortuary obligations for more than a very few years, when it would have become necessary to levy and collect such frequent special assessments as would have resulted in the dismemberment and destruction of said beneficial insurance society.

CLASS A MEMBERS BENEFITED.

"Said Master further finds that said plan so devised, adopted and carried out, including the creation of said Class B and system of transfers thereto from said Class A, has in all respects resulted beneficially not only to the said organization as a whole, but also to the members of Class A who have not transferred to Class B."

The Master further finds: "That at all times since the organization of the Supreme Tribe of Ben-Hur its necessary and legitimate expenses have largely exceeded any sum that has ever been raised or could lawfully have been raised by a per capita tax, and that it would be unjust and inequitable to provide for the entire expenses of said Order by a per capita tax, even if otherwise practicable, in this, to-wit: that the amount of benefits agreed to be paid to beneficiaries of the various members under their respective certificates or contracts of insurance vary from \$250 each to \$3,000, and a per capita tax sufficient to provide for all expenses would result in equalizing the burden of all members without reference to the amount of benefits provided for by their respective contracts of insurance, whereas, said Master finds that the burden so imposed should be, as they are, in fact, imposed with due regard to the relative benefits conferred; and that the per capita tax heretofore and now exacted is reasonable, adequate and not unreasonable or excessive as representing the benefits which the members contributing to the same equally enjoy.

"That the only funds that have ever been available for the payment of general expenses have been such as were derived from said monthly payments, per capita tax, and other small items, set forth in these findings, and that the said general expenses always have been so paid in the manner particularly set forth in these findings with the full knowledge and acquiescence of all the members of said Order, including the members of Class A and including the complainants in this cause.

"That by the laws of said Order, the mortuary funds of said two Classes A and B have since the creation of said Class B been required to be, have been and are kept separate and distinct except that under the laws of said Order in force since the creation of said Class B gains from forfeitures by lapses, interest earnings, and savings from mortality in Class B, as determined by annual valuation may be transferred to other funds designated by the Executive Committee, except to the general or expense fund, to be used for the common advantage of all members holding certificates in Class A and Class B who are in good standing at the date of such transfer, but that the surplus funds derived from contributions of members holding certificates in Class A cannot and never have been used for the payment of current claims on account of protection for members holding Class B certificates.

"That since the creation of Class B there has been a saving to be used and available for use for the common advantage of all members of said Classes A and B in good standing, derived from forfeitures by lapses, interest earnings and savings from mortality, amounting approximately to \$122,000. * * * *

EXPENSES PAID BENEFITED CLASS A.

"Said Master further finds that all expenditures made by said Supreme Tribe of Ben-Hur in the promotion, organization and maintenance of Class B were made primarily for the benefit of the membership of said Order, as it existed July 1, 1908, thereafter known as Class A, and that such expenditures were all in fact beneficial to the membership of said Order as it was then constituted, including the plaintiffs and other members who did not transfer to Class B, as well as those who did transfer, and that said plan so adopted by the said Supreme Session of 1908 and all legislation incident thereto and enacted at said session of 1908, including provisions for transfer and the terms upon which such transfer should be made, together with such provisions of existing laws as were continued in force or adopted at said Supreme Session pertaining to the creation and maintenance of said general or expense fund and including the division and distribution of relative advantages and burdens between said respective classes embodied in said legislation, was conceived, promoted, framed and adopted by the members of said order, as it existed at the time of the said Supreme Session of 1908, and their regularly constituted representatives then assembled primarily for the relief of the then existing financial embarrassment and the threatened disruption of the said Order as then constituted.

CLASS B PERPETUATES SOCIETY.

"* * * * * That the creation of said Class B with said provisions for transfer thereto and other legislation incident thereto were intended to be and were the means by which it was sought to save, preserve and perpetuate said existing Order and conserve the interest of its members; and that the adoption of said plan and the practical operation thereof has accomplished that purpose as well as securing upon a permanent basis advantageous to the members thereof, accessions to said Order through their admission to Class B.

EXPENSES CANNOT BE DIVIDED.

"Said Master further finds and reports that it is and has been at all times since the creation of Class B, impossible for said defendant, Supreme Tribe of Ben-Hur, and its officers and Executive Committee charged with the administration of its affairs to keep and maintain an expense account setting forth the items of expense or relative portions thereof which should be borne by said respective Classes or to apportion the total expense incurred during any given period between said respective Classes so as to more equitably distribute the burdens of maintaining said fraternal beneficiary society between said respective Classes, than the distribution of such burdens which automatically results and has automatically resulted from the creation and maintenance of said general or common expense fund and payment of all expenses therefrom as the same has been created and maintained and as its expenses have been paid therefrom by said Supreme Tribe of Ben-Hur and its proper officers and Executive Committee, including the individual defendants herein.

"That while all expenses so incurred and paid in the organization and maintenance of Class B have resulted beneficially to Class A and the members thereof, as aforesaid, it is not and never has been practicable or possible for said Supreme Tribe of Ben-Hur or its officers to measure in dollars and cents the pecuniary benefit resulting to Class A or the members thereof from any particular item of expense or class of expenses incurred and paid as aforesaid. * * *

CLASS B HAS PAID MOST OF EXPENSES.

"The Master further finds that if a division of expenses is made between Classes A and B by apportioning for each of the fiscal years and parts of years between July 15, 1908, and April 15, 1913, * * * that Class A has paid \$194,856.33 less than its fair proportion of the total expense and Class B has paid \$195,546.59 more than its fair proportion of said total expense."

The Decree as given on the front page was rendered by the Hon. Judge, Francis E. Baker, of the Dis-

trict Court of the United States for the District of Indiana, but before rendering the Decree the consideration of the Master's Report was taken up in detail and some additional evidence offered from which we will give extracts from the Judge's remarks and rulings. It broadens the scope and gives a better understanding to our membership of the advantages gained by the Society from this Decree. The following extracts very clearly approve of the action of the Supreme Tribe of Ben-Hur in organizing Class B, which we quote as follows:

NO BASIS FOR COMPLAINT.

"I am very clear in my own mind that when complainants come into court and admit that in 1908 that they as a class represented the entire membership of the Order of Ben-Hur and in accordance with the Laws of the Order of 1908, a general legislative meeting was duly held, that such meeting, of course, was the complainant's meeting, and whatever methods they adopted to try and inject life into the moribund institution was binding upon them. I do not conceive that a court of equity has any province at all to consider whether they made the best possible arrangement in favor of themselves, or whether they made a basis that was wholly fair, or more than fair, or less than fair, to each of the new people who joined. The only question is to determine what the plaintiffs, through their legislative members in fact did on the question of the Expense Fund, and looking at the legislation altogether, considering that there were three funds in existence at and prior to this session in 1908, with a new legislation providing for a division of the other funds, except the expense fund, and nothing being said with respect to the expense fund, meant that the expense fund should be under the control of the Society as a whole, acting through its general officers and general executive committee, and that such fund thereafter would be made up of the contributions of the old members and the contributions of the new members, and would be expended as one fund by the general officers of the Society for the general purposes of the Order, without any distinction as to whether one class or the other was more interested in any particular purpose; that it was conceived that every member was interested in some degree more or less in every legitimate purpose of the Order. * * *

WHY FUNDS SHOULD BE TRANSFERRED

"And somebody in presenting this plan (the organization of Class B) and asking this legislative body to vote on this plan would probably ask the members of the legislative assembly for their support of the adoption of the plan, in which they would state, that one of the reasons why it was fair to incoming members that the old members should have a lower rate was, that they would carry over their proportionate share of the reserve fund. * * * New members who came into Class B pay exactly what is fair according to insurance experience. Members who joined Class A, who had been former members did not pay what they should have paid. They pay exactly the same rate but they get the benefit on the false basis of age and the false basis of health. * * * The injury to members of Class B who are coming in on a true basis of age and a true basis of health was to be made up by carrying over a proportionate amount of the reserve fund, which would help to alleviate that unfair condition. * * * Yes, and when they (the Supreme Officers) determined that the members were not paying enough attention and were not coming over as fast as they ought to for the general health of the Order, * * * they determined to urge the new members to come in on a true and proper basis, it was then considered that if they were going to get them to come in, they would have to come nearer to making an equitable adjustment than they did in 1908. * * * It does not make any difference whether they came in prior to 1912 or after 1912. All the time there was a prejudice against new members who came into the Order on an absolutely

true basis respecting their age and health, and so every time a member from Class A transferred and came with them, (Class B) it was felt that he committed an injury to them (Class B). * * *

ESTABLISHMENT OF CLASS B.

"On the second branch of the case I am just as firmly of the opinion that the question cannot be decided by considering the equities between the old members and the new members, and that in so far as they have been looked to, it is only as a basis on which to interpret the legislative action of the Society, and putting this whole case on that point the plaintiffs are bound by the laws of their own making." (The Editor wishes to call attention to the fact that George Balme, chairman of the Joint Rate Protest Committee of Southern Ohio and Northern Kentucky and Affiliated Courts of the Tribe of Ben-Hur, and who is chief complainant in this case, was a duly elected Representative at the meeting of the Supreme Tribe in 1908, and seconded the motion for the establishment of Class B.)

EXECUTIVE COMMITTEE SUSTAINED.

"Now, I was disposed yesterday to sustain the Master's Report on this second branch of the case, on the theory that the general Officers and the Executive Committee are not the Society; that they have no legislative authority. But in view, first, of the provisions of the Constitution of this Society, and in view of the additional testimony, I have come to the conclusion that the Master's Report must be over-ruled on this second branch of the case. This organization is not bound by any general theories of government that we have in the State and National constitutions about the division of power into the three separate and distinct bodies, of executive, legislative and judicial, and there is nothing in the law of Indiana that prevents a Society of this sort from being organized in a way, in which the same persons are entrusted with executive, legislative and judicial functions. * *

* * In my view it gave them (Executive Committee and Supreme Officers) a legislative power,—a legislative power somewhat analogous to the power that is given to English Colonies, that may be set aside by the Imperial Government, and somewhat analogous to the power given to our own territorial or colonial bodies that may be overthrown by Congress. This was a legislative power given to this so-called Executive Committee, and really a sort of legislative council, empowered to act when legislative matters were to come up in the intervals between the general biennial sessions of the Society, or the general legislature. This legislative council was to have monthly meetings and at these monthly meetings they had the right to treat any emergency matters that arose, and treat them not only executively, if they needed executive action, but also if they needed legislative action they were empowered to make a legislative order in council, that would meet the subject. That became the general law of the body dependent upon the action of the succeeding biennial session of their legislature, nugatory only, if overthrown, but incorporated into the laws of the Order or Society, if approved; and it would not be necessary that the general biennial session of this legislature should express their approval in the form of an enactment, in order to make it a law, because, * * * in assuming that the constitution of the Society contemplated that this Executive Committee might be a legislative council, and make legislative enactments, in the intervals between regular sessions of the legislature, then when the general session of the legislature did meet, their approval of the legislative action of the Committee, legislative committee in council, thereby made it a law. When it had the form and the essence of law in the legislative council, the approval of that action at the general session of the legislature made it law, and—just as a law of Porto Rico or the Philippines, which is subject to be cast aside by Congress, would become a positively binding law if Congress in the form of a resolution should simply, formally approve and adopt a thing that had been adopted in Porto Rico as a law. * * *

TRANSFER OF FUNDS ORDERED.

"Now, on that view of the case * *

* * in my judgment, and basing the case solely on the theory that I have endeavored to make clear to counsel, I will therefore direct that the Master's Report be approved with respect to, the expense fund, and the Master's Report be set aside as to the transfer of the reserve fund, and that a decree of general dismissal for want of equity be entered against the complainants. * * *

"If this body of delegates (the Supreme Tribe of Ben-Hur) which stands representatively for the entire body, can choose a crowd of men to perform executive functions and to perform judicial functions, why not also legislative functions? What does the Legislature of Indiana as a law-making body do under our former Federal provisions respecting Senators, with respect to the election of a United States Senator? It does not matter whom they elect. They are a body of electors. Now, these are simply bodies of electors,—they have legislative functions, it is true, but they have also the function of being electors, chosen by the body of the people, just like our Presidential electors, for example. They are electors, and have the right to elect a legislative council, for that is the theory of this joint representative government. * * * There is nothing in the State statute that requires representative government, that in my view prevents this Society from providing for a body of men to meet once in two years, who can constitute a legislative body, a Supreme legislative body, and that also provides that it shall have electors,—just like under our system of government, we yet have presidential electors, and like we did have Senatorial electors, namely; the members of the various State legislatures, and that as electors, they should elect executive officers, judicial officers, and the subordinate legislative council. I say that such is a proper scheme of representative government, and it is on the theory that such is the plan of government in essence, that the Ben-Hur Organization has had. * * *

Retain Jewel of Friendship

If we have had the good fortune to win the esteem of a friend, let us do anything rather than lose him. We must give and forgive, live and let live. If our friends have faults, we must bear with them. We must hope all things, believe all things, endure all things, rather than lose that most precious of all earthly possessions,—a trustworthy friend.

Must Be Solicited

It is a fact that men do not seek insurance of their own volition.

Despite the fact that we would delight to have the individual member of the Order continue to exercise that same personal care for its upbuilding as he did in the beginning of his membership, when the lodge idea was new, yet it is not done. The conviction is clear that men must be sought out, be followed by the solicitor for a considerable period in most cases before they will take insurance.

The best demonstration of the fact that men do not voluntarily seek insurance comes from the report of the Postoffice Savings Bank of Great Britain, through which the government began issuing life policies in 1866. The first year 621 policies were issued; the bank has continuously done business since that time, but in 1912 only 315 policies were written. No agents are employed. Commenting on this the *Insurance Journal* says:

"Despite the fact that premiums may be paid weekly by means of postage stamps affixed to a premium book supplied when the contract is issued; that the rates are low; that no payments are required after age 60; that there is free medical examination; and that in case of insurance not exceeding £25, no medical examination is required—despite these advantages, the results are meager indeed."



Published monthly by the Supreme Tribe of Ben-Hur, Crawfordsville, Indiana

Office of
THE SUPREME TRIBE OF BEN-HUR
Crawfordsville, Indiana

R. H. GERARD, M. D. Supreme Chief
JNO. C. SNYDER Supreme Scribe
S. E. VORIS Supreme Keeper of Tribute
J. F. DAVIDSON, M. D. Sup. Medical Examiner

GILBERT HOWELL, EDITOR
Crawfordsville, Indiana

Subscription Price, 25 Cents Per Year

Address all communications to THE CHARIOT
Crawfordsville, Indiana

Entered as second class matter, December 10, 1912, at the post office at Crawfordsville, Indiana, under the Act of August 24, 1912.



NOVEMBER, 1915

Difficulties are things which show what men really are.

WHEN we get something for nothing we usually think it might have been much better.

MAKE the most of today's opportunities, for we know nothing of what the morrow may bring.

THE man who knocks the order that protects him and his loved ones encourages one of the worst forms of deceit and dishonesty. In the Order such a man is contemptible because the influence of his efforts reaches to others who are innocent.—*Bee Hive.*

IT is the little things in life which count. Lacking them, one amounts to nothing for without doing the small things, one gets no opportunity for the larger and bigger things.

Doing the little things which are necessary and doing them right counts far more than most people imagine. If you don't do the little things as they come up and do them well, you will never have the opportunity of counting for anything in the larger things.

A MERRY heart scatters sunshine. The old world needs sunshine. As the day would not dawn, nor trees bud, nor brooks ripple, nor the birds sing without sunshine, so a merry heart is necessary to dispel the shadows and sweeten the joys of human life. The world outside will partake of the character of our world within. Sunlight in the soul will rim with gold every dark cloud. No one can expect a more helpful influence upon others than he has first felt in his own life.

THE CHARIOT most heartily endorses the efforts of Brother W. M. Narvis, Supreme Master Workman of the old A. O. U. W., in securing a reunion of the various Grand Lodges of the Order. The Ancient Order of United Workmen was the pioneer of the Fraternal Beneficial Associations, but made the fatal mistake of having the various States organized into separate or Grand Jurisdictions. This plan in a great measure divided the responsibilities and authority between the Supreme Lodge and the various State or Grand Lodges, also increasing the expense element and weakening the real force and vitality of the Society. We trust Brother Narvis may succeed in his efforts, as it would mean much, not only to the old A. O. U. W., but to all our Fraternal Societies, if this pioneer Order could again be established with its membership covering every state in the Union.

Bondopticon Prize

The Prize Offer to Courts for the Bondopticon is continued as heretofore, but the display ad. has been omitted from this issue for want of space. In addition to the individual prizes to members, the Supreme Tribe of Ben-Hur will give to any Court securing 100 or more new beneficial members between the dates of September 15 and December 15, 1915, a complete bondopticon with slides. The conditions are, that at least 100 new beneficial members must be in good standing on the books of the Supreme Tribe December 31, 1915.

THE result of the contest between the States of Arkansas and Tennessee as given in this issue of THE CHARIOT, might have been different, had the Scribes of the Courts in Tennessee been more prompt to send the proper Monthly Report and remittance to Supreme Scribe in accordance with the laws of the Society. There were six of the Courts in Tennessee which had secured 387 new beneficial members, but which could not be counted because of the failure of the Scribes to promptly, and properly make their Monthly Report and remittance to the Supreme Office.

REPORT OF CONTEST

The friendly contest between the States of Arkansas and Tennessee has been of much benefit to the Order as during the three months' period 729 new beneficial members were secured, Arkansas winning by 270 members.

Tirzah Court No. 32, of Truman, Arkansas, has added the greatest number of new beneficial members of any Court in the State of Arkansas and will therefore receive the Prize Banner. Armitage Court No. 19 of Nashville, Tennessee, secured the greatest number of new beneficial members of any Court in the State of Tennessee, which made the proper monthly report and remittance to the Supreme Scribe, and is therefore entitled to the honors of that State.

Our watchword: Now altogether in unity for 20,000 new members in 1915.

A NUMBER of items have been received for publication in THE CHARIOT which we are obliged to omit from the November issue as we go to press a few days earlier than the usual time, and the demand of the official matter has limited the space for the other items.

An American Thanksgiving

Thanksgiving is one of the noblest qualities enshrined within the human breast. All through history we read of thanksgiving for victory in battle, for salvation from pestilence, for relief from famine, for rescue from danger, for harvest and for peace. It is apparent that the universal heart of man recognizes inherently a Great Giver of all good and as naturally looks up to Him and gives thanks.

However in our own America our Thanksgiving has a deeper, higher, broader, and richer meaning. It has come down to us from our Pilgrim Fathers, who first gave their thanks after their first harvest in 1621. At this time Governor Bradford sent four men out hunting that they "might after a more special manner rejoice together" in the celebration of a real Thanksgiving dinner. What a contrast the three centuries have brought. How meager would seem their frugal meal of that day, as compared with what we now enjoy, but their hearts were just as thankful to God for it, and their hopes of the future were just as bright and invigorating, as are ours of today.

This great feast of Thanksgiving, so peculiarly American, was not made to order. It has been of gradual

growth. Not every year did the New England Colonists observe it, and it remained for our own beloved President Lincoln to officially establish by proclamation this annual feast. Thanksgiving is peculiarly a "Home Feast," a gathering of all the families together. Let America preserve her Thanksgiving Day forever, as a shrine before which the fires of our hearthstone never go out. Let us gather around our own bountiful table this year, with hearts more grateful than ever before. Let us remember the homeless, the poor, the unfriended, and the suffering and sorrowing ones, not only in our own happy United States, but in far-off war-ridden Europe. Let us all give thanks that America remains strictly neutral and is at peace with all the world. Let our united prayers ascend to the "Giver of all good," that peace may be speedily restored throughout all Europe, and the world everywhere. That the sword be sheathed, never again to be used in human conflict, and may this awful destruction of life and property forever cease. When all this has been accomplished, then indeed will Europe have and celebrate a day of Thanksgiving, and wars will be no more, and the world will enjoy universal peace.

affecting legislation, and decisions of the courts of the land, demanded the united attention and effort of all Fraternalists. The fact that no one society can be benefited to the detriment of every other Society has been most forcefully exemplified, and our Fraternal leaders are beginning to realize as never before that such an attempted procedure proves retroactive and detrimental to all. The manner and plan of conducting the business affairs of the various Fraternal Societies may differ in accordance with the individuality of the Managers, but the general principles of Fraternal Protection is the same for one and all.

No Society can continue to exist and keep its promises unless the receipts contributed by the members are sufficient to meet the death losses, and death is no respecter of persons, so the only possible chance for difference of cost is the expense element. Each and every Society has been convinced by the work of the Congress that the Mortality Rate must be an adequate one.

Hon. George W. Miller, who was a member of the Law Committee of the Supreme Tribe of Ben-Hur at the last session of the Supreme Body, was elected President of the Congress, which gives assurance of an efficient administration of the affairs of the Congress for the coming year.

Sister Francis E. Burns, Great Commander of the Modern Maccabees was unanimously elected Vice-President. Our Supreme Chief, Dr. R. H. Gerard, was again re-elected as a member of the Executive Committee, of the Congress. Many interesting and important papers were presented to the Congress, and THE CHARIOT hopes to make liberal extracts therefrom in future issues.

NEVER do an act of which you doubt the justice or propriety.

Price List

Of supplies and paraphernalia furnished by the Supreme Tribe of Ben-Hur, Crawfordsville, Ind.:

Badges, members, per dozen	\$3.00
Badges, officers, per set of ten	3.00
Ballots, per dozen	.10
Ballot boxes, each	1.00
Gavels, each	.25
Keeper of Tribute, cash book, each	.75
Laws, rules and regulations, each	.10
Ode books, each	.10
Receipt books, individual, each	.04
Rituals, New Form, Leather Bound, each	1.50
Scribe's Cash Book, No. 100	.75
Scribe's Cash Book, No. 250	1.00
Scribe's cash book, leather bound, each	8.00
Scribe's order book on Keeper of Tribute, each	.15
Scribe's order book on Keeper of Tribute, per doz.	1.50
Scribe's record book, each	1.00
Scribe's receipt book, each	.10
Scribe's receipt book, per dozen	1.00
Scribe's receipts, with name and number of Court, per thousand	2.00
Seals, each	2.50
Transfer cards, each	.25
500 letter heads for Scribe	2.00
1,000 letter heads for Scribe	3.50
500 envelopes, 6 3/4, for Scribe	2.00
1,000 envelopes, 6 3/4, for Scribe	3.50
Seven Pointed Star Pin, Rolled Gold, No. 331	1.00
Star with cross and chain, rolled gold, No. 329	1.25
Star with cross and chain, solid gold, No. 330	2.00
Electro button or pin, No. 300	.35
Rolled gold button or pin, No. 301	.50
Solid gold button or pin, No. 302	1.00

PLEASE TAKE NOTICE.

All orders for supplies must be accompanied by remittances for the full amount. JNO. C. SNYDER, Sup. Scribe.

One life out of every nine is liable to rejection for insurance; therefore, when you have protection, don't let go.

"21 Years Service" Emblem



How long have you been a member of Ben-Hur? Are you entitled to this special badge of honor, representing twenty-one years of continuous loyal service as a member of the Order?

This is a beautiful emblem, the exact size of the cut, consisting of a sterling silver seven pointed star, with Galley in relief in the center, and the words, "Twenty-one Years Service." In each of the seven points of the star, are three small stars in relief, making up the number twenty-one. Back of the star, is a solid gold laurel wreath, as an emblem of honor.

This emblem can be purchased by Courts or individual members entitled to same, through the Home Office, for the small cost of \$4.00. Here is a chance for some of our Courts to reward their old and faithful members with fitting presentation services. For more particulars, and price in quantity, address R. H. Gerard, Supreme Chief, Crawfordsville, Ind.

Fraternal Congress

The Second Annual Session of the National Fraternal Congress of America was held at Minneapolis, August 23, to 27. The attendance was the largest the Congress has ever had. Much interest was manifest by the Fraternal leaders in the work of the Congress, as important matters

Roll of Honor

The Roll of Honor is made up by States, the Courts being grouped in consecutive order for each State according to the number of Beneficial members in good standing on the 15th day of September, 1915.

New York

1 Star of B'thleh'm 37, Buffalo, N. Y.	1590
2 Edw. Lauterbach, 84, New York, N. Y.	412
3 Palestine No. 2, Olean, N. Y.	405
4 Genesee Valley, 18, Rochester, N. Y.	260
5 Jefferson No. 24, Watertown, N. Y.	213
6 Olean, No. 43, Olean, N. Y.	139
7 Balthasar No. 77, Troy, N. Y.	127
8 Ithamar No. 1, Auburn, N. Y.	125
9 Arrius, No. 9, Geneva, N. Y.	121
10 Electric City, No. 75, Schenectady, N. Y.	104

Indiana

1 Ben-Hur No. 15, Ft. Wayne, Ind.	1104
2 Balthasar No. 9, Crawfordsville, Ind.	959
3 Crescent City No. 122, Evansville, Ind.	794
4 Simonides No. 1, Crawfordsville, Ind.	722
5 Esther No. 4, Terre Haute, Ind.	653
6 Marion No. 48, Marion, Ind.	573
7 Princeton No. 43, Princeton, Ind.	413
8 Malluch No. 45, Vincennes, Ind.	394
9 Vigo No. 126, Terre Haute, Ind.	377
10 Washington, No. 169, Washington, Ind.	347
11 Wabash No. 28, Wabash, Ind.	345
12 Beech Tree No. 211, South Bend, Ind.	326
13 Unity No. 350, Indianapolis, Ind.	326
14 Huntington No. 68, Huntington, Ind.	318
15 Star No. 277, Indianapolis, Ind.	310
16 Logansport No. 233, Logansport, Ind.	305
17 Vanderburgh, 127, Evansville, Ind.	301
18 Orontes No. 77, Shelbyville, Ind.	281
19 Kendallville No. 20, Kendallville, Ind.	271
20 Kokomo No. 33, Kokomo, Ind.	271
21 South Bend, No. 41, South Bend, Ind.	268
22 Oolitic, No. 54, Bedford, Ind.	250
23 Elkhart No. 72, Elkhart, Ind.	240
24 Isis No. 32, Anderson, Ind.	240
25 Columbia City 92, Columbia City, Ind.	238
26 Evening Star, No. 231, Evansville, Ind.	236
27 Germania No. 165, Evansville, Ind.	234
28 Antioch No. 12, Garrett, Ind.	232
29 Chariot No. 38, Lafayette, Ind.	227
30 Queen City, No. 153, Marion, Ind.	226
31 Rigel No. 86, Michigan City, Ind.	218
32 Maple City No. 125, LaPorte, Ind.	217
33 Castalia No. 13, Muncie, Ind.	200
34 Aldebaran No. 16, Peru, Ind.	198
35 Corydon, No. 184, Corydon, Ind.	193
36 Boonville No. 59, Boonville, Ind.	190
37 Vincennes No. 243, Vincennes, Ind.	189
38 Decatur No. 156, Decatur, Ind.	189
39 Ft. Wayne No. 96, Ft. Wayne, Ind.	189
40 Richmond, No. 42, Richmond, Ind.	182
41 Bismarck No. 134, Terre Haute, Ind.	182
42 Harmony No. 304, Logansport, Ind.	180
43 Evansville No. 10, Evansville, Ind.	172
44 Greencastle No. 102, Greencastle, Ind.	171
45 Posey No. 105, Mt. Vernon, Ind.	157
46 Sandborn No. 67, Sandborn, Ind.	144
47 Owensville, No. 104, Owensville, Ind.	140
48 Jewel No. 834, Michigan City, Ind.	138
49 French Lick No. 200, French Lick, Ind.	130
50 E. Chicago No. 355, E. Chicago, Ind.	123
51 Frankfort No. 2, Frankfort, Ind.	122
52 Hartford City, 36, Hartford City, Ind.	121
53 Freelandville No. 91, Freelandville, Ind.	118
54 Faith Court No. 316, Evansville, Ind.	116
55 Progressive No. 166, Hammond, Ind.	112
56 Grandview, No. 150, Grandview, Ind.	111
57 Bluffton, No. 7, Bluffton, Ind.	109
58 Otwell Court, No. 324, Otwell, Ind.	105
59 Rockport No. 135, Rockport, Ind.	101
60 Antares, No. 39, Tipton, Ind.	101

Kentucky

1 Kentucky No. 11, Louisville, Ky.	1041
2 Jehovah No. 4, Louisville, Ky.	426
3 Ludlow No. 9, Ludlow, Ky.	329
4 Covington No. 2, Covington, Ky.	196
5 Newport No. 1, Newport, Ky.	195
6 Henderson No. 3, Henderson, Ky.	189
7 Ilderim No. 14, Louisville, Ky.	164
8 Mizpah No. 8, Bellevue, Ky.	118

Ohio

1 Portsmouth No. 109, Portsmouth, O.	935
2 Ilderim, No. 1, Dayton, O.	630
3 Forest City No. 15, Cleveland, O.	507
4 Esther No. 4, Hamilton, O.	433
5 Crocker City No. 111, E. Liv'r'l, O.	361
6 Washington No. 43, Toledo, O.	319
7 Ben-Hur No. 7, Findlay, O.	308
8 Canton No. 57, Canton, O.	310
9 Springfield No. 31, Springfield, O.	270
10 Lincoln No. 23, Lima, O.	259
11 Balthasar No. 3, Cincinnati, O.	251
12 Lew Wallace No. 189, Dayton, O.	251
13 Mars No. 151, Cincinnati, O.	211
14 Toledo No. 34, Toledo, O.	192
15 Aldebaran No. 14, Youngstown, O.	190
16 Lincoln Heights No. 112, Cleveland, O.	188
17 Eros No. 5, Mt. Vernon, O.	186
18 Butler No. 99, Hamilton, O.	180
19 Bellefontaine No. 12, Bellefontaine, O.	167
20 Alpha No. 51, Newark, O.	165
21 Ithamar No. 8, Marion, O.	162
22 Liberty No. 70, Cummins, O.	159
23 Sidney, No. 19, Sidney, O.	129
24 Star of Valley No. 113, Wells, O.	123
25 Cincinnati No. 56, Cincinnati, O.	113
26 Iris, No. 20, Tippicanoe City, O.	111
27 Victory No. 176, Cincinnati, O.	111
28 Putnam, No. 62, Columbus Grove, O.	110
29 Riverside No. 49, Shelby, O.	109

Nebraska

1 Capitol City No. 23, Lincoln, Neb.	721
2 Lincoln No. 118, Lincoln, Neb.	359
3 Mecca No. 13, Omaha, Neb.	347
4 Harmony No. 28, Ord, Neb.	176
5 Arrius No. 32, Scotia, Neb.	147
6 York No. 61, York, Neb.	132
7 Fullerton No. 6, Fullerton, Neb.	128
8 North Nebraska No. 9, Norfolk, Neb.	127
9 Esther No. 21, David City, Neb.	120
10 Omaha No. 110, Omaha, Neb.	117
11 Osceola No. 39, Osceola, Neb.	108

Illinois

1 Triumph No. 17, Decatur, Ill.	694
2 Ithamar No. 1, Danville, Ill.	553
3 Caledonia No. 59, Urbana, Ill.	447
4 Centralia No. 153, Centralia, Ill.	427
5 Valhalla No. 63, Chicago, Ill.	380
6 E. St. Louis No. 136, E. St. Louis, Ill.	339
7 Mira No. 97, Mt. Carmel, Ill.	302
8 Friendship No. 61, Chicago, Ill.	297
9 Damascus No. 41, Springfield, Ill.	287
10 Balthasar No. 2, Champaign, Ill.	281
11 Superior No. 372, South Chicago, Ill.	269
12 Lawrenceville, 86, Lawrenceville, Ill.	266
13 Galesburg No. 50, Galesburg, Ill.	264
14 Fox River No. 508, Aurora, Ill.	241
15 Metropolis No. 181, Metropolis, Ill.	227
16 Miriam No. 11, Kensington, Ill.	224
17 J. C. Hale No. 149, Mattoon, Ill.	218
18 Danville No. 474, Danville, Ill.	214
19 Harrisburg No. 116, Harrisburg, Ill.	213
20 Guiding Star No. 271, Springfield, Ill.	211
21 Olney No. 12, Olney, Ill.	204
22 Waukegan No. 76, Waukegan, Ill.	199
23 Granite No. 144, Granite City, Ill.	198
24 Grayville No. 28, Grayville, Ill.	193
25 Mizpah No. 7, Rockford, Ill.	192
26 Pullman No. 42, Pullman, Ill.	189
27 Mt. Vernon No. 115, Mt. Vernon, Ill.	178
28 Linne No. 262, Rockford, Ill.	167
29 Melchior No. 27, Charleston, Ill.	165
30 Garfield No. 64, Chicago, Ill.	162
31 Auburn No. 49, Auburn Park, Ill.	150
32 Paris No. 4, Paris, Ill.	150
33 Fairfield No. 101, Fairfield, Ill.	148
34 Chicago No. 15, Chicago, Ill.	147
35 Litchfield No. 169, Litchfield, Ill.	147
36 West Salem No. 31, W. Salem, Ill.	147
37 Egyptian No. 56, Carmi, Ill.	147
38 Columbia No. 74, Chicago, Ill.	141
39 Kankakee No. 91, Kankakee, Ill.	140
40 Voduan No. 333, Chicago, Ill.	135
41 St. Clair No. 250, E. St. Louis, Ill.	133
42 Robinson No. 48, Robinson, Ill.	132
43 Kewanee No. 258, Kewanee, Ill.	132
44 Decatur No. 243, Decatur, Ill.	126
45 Cairo No. 171, Cairo, Ill.	123
46 Chicago No. 66, South Chicago, Ill.	119
47 St. Joseph No. 3, St. Joseph, Ill.	110
48 Madison No. 200, Madison, Ill.	110
49 Clay No. 108, Flora, Ill.	108
50 Mt. Carmel No. 453, Mt. Carmel, Ill.	107
51 Germania No. 82, Chicago, Ill.	105
52 Vlastimel No. 186, Chicago, Ill.	105
53 F. L. Riegr No. 281, Chicago, Ill.	105
54 Effingham No. 82, Effingham, Ill.	104
55 Harmony, No. 88, Chicago, Ill.	102
56 Cesky Vlastence, 102, Chicago, Ill.	101
57 Quincy No. 20, Quincy, Ill.	100

Iowa

1 Aldebaran No. 12, Cedar Rapids, Ia.	577
2 Melchior No. 3, Waterloo, Ia.	577
3 Tirzah No. 3, Mason City, Iowa	450
4 Roman No. 98, Sioux City, Ia.	278
5 Cedar Rapids No. 65, Cedar Rapids, Ia.	226
6 Jewel No. 2, Council Bluffs, Ia.	224
7 Ben-Hur No. 15, Oskaaloosa, Ia.	167
8 Banner No. 29, Sioux City, Ia.	154
9 Unity No. 54, Marshalltown, Ia.	147
10 Clinton No. 28, Clinton, Ia.	144
11 Star, No. 41, Creston, Ia.	127

Missouri

1 Carnation No. 7, Kennett, Mo.	533
2 Century No. 26, St. Louis, Mo.	326
3 Morehouse No. 10, Morehouse, Mo.	220
4 Sikeston No. 9, Sikeston, Mo.	205
5 Independence No. 159, Dexter, Mo.	196
6 Simonides No. 61, St. Louis, Mo.	153
7 Golden Rod No. 22, St. Joseph, Mo.	130
8 Sedalia No. 39, Sedalia, Mo.	128
9 Victory, No. 74, Kansas City, Mo.	105

Pennsylvania

1 Keystone No. 1, Bradford, Pa.	434
2 Pioneer No. 42, Scranton, Pa.	374
3 Lew Wallace No. 17, Meadville, Pa.	302
4 Harmony No. 43, Sharon, Pa.	239
5 Arrius No. 4, Braddock, Pa.	236
6 New Kensington, 11, N. Kensington, Pa.	234
7 Regal No. 9, Newcaste, Penn.	220
8 Trevylne No. 12, Jeannette, Pa.	197
9 Ben Franklin, 97, Philadelphia, Pa.	137
10 Sharon No. 13, Sharon, Pa.	106

Tennessee

1 Usona No. 36, Memphis, Tenn.	408
3 Ben-Hur No. 1, Knoxville, Tenn.	206
4 Jere Baxter No. 12, Nashville, Tenn.	164

W. Virginia

1 Parkersburg No. 1, Parkersburg, W. Va.	366
--	-----

Michigan

1 Eros No. 27, Saginaw, Mich.	310
2 Queen No. 43, Battle Creek, Mich.	182
3 Kalamazoo, No. 4, Kalamazoo, Mich.	179
4 Cadillac No. 44, Detroit, Mich.	171
5 Ilderim No. 9, Jackson, Mich.	153
6 Ben-Hur No. 1, Flint, Mich.	151
7 Fort No. 130, Detroit, Mich.	151
8 Mars No. 81, Bay City, Mich.	116

9 State No. 150, Detroit, Mich.	108
10 Amrah, No. 54, Muskegon, Mich.	105
11 Peerless No. 100, Lansing, Mich.	101

Washington

1 Tacoma No. 2, Tacoma, Wash.	290
2 Oriental No. 6, Seattle, Wash.	151
3 Ben-Hur No. 3, Bellingham, Wash.	118
4 Purity, No. 13, Buckley, Wash.	101

Texas

1 Lone Star No. 1, Ft. Worth, Tex.	264
2 Simonides No. 11, Marshall, Tex.	215
3 Arrius No. 68, Wichita Falls, Tex.	210
4 Greenville No. 39, Greenville, Tex.	182
5 Tirzah No. 10, Dallas, Tex.	165
6 Ithamar No. 3, Cleburne, Tex.	146
7 Ben-Hur No. 5, Houston, Tex.	109
8 Denison No. 94, Denison, Tex.	102

Alabama

1 Birmingham No. 1, Birmingham, Ala.	240
--------------------------------------	-----

District of Columbia

1 Washington No. 1, Washington, D. C.	236
---------------------------------------	-----

Arkansas

1 Esther No. 3, Jonesboro, Ark.	222
2 Egyptian No. 4, Paragould, Ark.	207
3 Century No. 10, Wynne, Ark.	123

Oklahoma

1 Oklahoma No. 1, Oklahoma City, Okla.	221
--	-----

California

1 Simonides No. 4, Los Angeles, Cal.	215
2 Live Oak No. 32, Oakland, Cal.	124
3 Los Angeles, No. 19, Los Angeles, Cal.	108

Kansas

1 Junction City No. 2, Junction City, Kan.	192
2 Pittsburg No. 29, Pittsburg, Kan.	105

Oregon

1 Ben-Hur No. 9, Portland, Ore.	183
---------------------------------	-----

Louisiana

1 Star of Bethlehem No. 6, New Orleans	158
2 Evangeline No. 10, Patterson, La.	112
3 LaFayette No. 1, LaFayette, La.	109

New Jersey

1 Progress No. 6, Paterson, N. J.	152
-----------------------------------	-----

Wisconsin

1 Atlas No. 23, Milwaukee, Wis.	145
---------------------------------	-----

Maryland

1 Maryland No. 1, Baltimore, Md.	181
2 Highland, No. 3, Highlandtown, Md.	121
3 Ben-Hur Court No. 9, Baltimore, Md.	100

Virginia

1 Staunton No. 3, Staunton, Va.	125
2 Roanoke No. 4, Roanoke, Va.	121

Table of Rates

Term Certificates will be issued on approved application at the rates per \$1,000 as given in Table 1, or Whole Life, Death, Accident and Disability certificates will be issued on approved application at the rates per \$1,000 as given in Tables 2 and 3.

Age	Table 1	Table 2	Table 3
18.....	\$0.67	\$1.00	\$1.05
19.....	68	1.02	1.07
20.....	69	1.04	1.09
21.....	70	1.07	1.12
22.....	71	1.09	1.15
23.....	72	1.12	1.18
24.....	74	1.15	1.22
25.....	76	1.19	1.26
26.....	78	1.22	1.30
27.....	80	1.26	1.34
28.....	82	1.30	1.38
29.....	83	1.34	1.43
30.....	85	1.39	1.48
31.....	87	1.44	1.53
32.....	89	1.49	1.58
33.....	91	1.54	1.64
34.....	94	1.59	1.70
35.....	97	1.64	1.77
36.....	1.00	1.71	1.84
37.....	1.02	1.78	1.92
38.....	1.04	1.84	1.99
39.....	1.07	1.91	2.07
40.....	1.10	1.99	2.16
41.....	1.13	2.07	2.25
42.....	1.17	2.15	2.35
43.....	1.21	2.25	2.46
44.....	1.24	2.35	2.57
45.....	1.27	2.45	2.70
46.....	1.32	2.56	2.83
47.....	1.37	2.68	2.96
48.....	1.41	2.80	3.10
49.....	1.46	2.93	3.26
50.....	1.51	3.06	3.42
51.....	1.57	3.21	3.60
52.....	1.63	3.37	3.79
53.....	1.69	3.54	4.00
54.....	1.75	3.72	4.22
55.....	1.81	3.91	4.46

†Not admitted after 50 years of age.

Certificates will be issued for \$250, or in additional multiples of \$50 thereafter up to and including \$3,000. In no case will more than \$3,000 be granted on any one life.

A monthly payment, as above, from each member holding a Beneficial Certificate, will be due on the first day of each month, and must be paid to the Scribe of the Court on, or before, the 25th day of each month, without notice.

Members of Class A may voluntarily transfer to Class B in accordance with the Laws, Rules and Regulations without cost or re-examination.

Members of Class B may transfer at attained age without re-examination from Table 1 or 60-year term to the Whole Life (Table 2) or Death and Disability (Table 3) provided such transfer be made five years prior to the expiration of Term Certificate.

IT IS INTERESTING at all times to watch the Courts on the Roll of Honor, but the race between Melchior Court No. 8 of Waterloo and Aldebaran Court No. 12 of Cedar Rapids is now of especial interest, as Melchior No. 8 has caught up in the race and each Court now has 577 Beneficial Members, as shown. Which Court will lead for next month?

WANTED—A good live deputy for each of the following:

PRIZES TO MEMBERS

THESE PRIZES TO BE AWARDED BY THE SUPREME TRIBE OF BEN-HUR FOR
NEW BENEFICIAL MEMBERS SECURED PERSONALLY BY MEMBERS OF THE ORDER

DEPUTIES AND SCRIBES CANNOT COMPETE FOR ANY OF THESE PRIZES

CRAWFORDSVILLE, INDIANA, NOVEMBER 1, 1915

For Three New Beneficial Members. Choice of Either.

- 1 Solid Gold Pin, No. 200 (for lady).
- 1 Solid Gold Button, No. 191 (for gentleman).
- 1 Ben-Hur Fountain Pen.
- 1 Ben-Hur Knife for either lady or gentleman, with name and address on one side and the emblems of the Order—the Chariot Race and the Galley—on the other side of the handle.

For Five New Beneficial Members. Choice of Either.

- 1 Solid Gold Star Pin, with Chain and Cross, No. 198.
 - 1 Solid Gold Pin, No. 193.
 - 1 Book Ben-Hur, Players' Edition, beautifully illustrated.
 - 1 Hustlers' Button, No. 211.
 - 1 Special Ben-Hur Knife, sterling silver, paneled handle, enameled in appropriate colors of the Order, and will stand the test of unlimited wear and usage, at the same time represent a beautiful personal ornament for every day use. The blades are forged from the finest quality of English crucible steel.
 - 1 Leather Hand Bag, either numbers 4772 or 4811.
- These Hand Bags are made of the best quality of leather, satin lined, the interior fitted with mirror and coin purse. The styles are indicated by Nos. 4772 and 4811, and number and style selected should be designated in the application for Prize.

For Seven New Beneficial Members. Choice of Either.

- 1 Book Ben-Hur, Garfield Edition, in two volumes.
 - 1 Solid Gold Watch Charm, No. 210.
 - 1 Solid Gold Ring, No. 202 (for lady).
 - 1 Solid Gold Ring, No. 201 (for gentleman).
- These Rings are emblematic of the Order and very artistic. They represent the highest class of workmanship. Please give the exact measure of finger or size of ring needed.

For Ten New Beneficial Members. Choice of Either.

- 1 Past Chief's Solid Gold Badge, No. 196.
- 1 Ben-Hur Emblematic Rug, 36 x 63 inches. This rug is a much better quality rug than our Chariot Race rug. It is a high grade Royal Wilton, guaranteed all worsted and fast colors. They have heavy backs and will lay well to any hardwood floor. The colors of the Order—red, yellow and black—are beautifully worked out in this handsome design. These rugs make an artistic ornament for any Court or home.

For Fifteen New Beneficial Members. Choice of Either.

- 1 Ben-Hur Watch, seven jewel, Elgin movement, Dueber filled case, twenty year guarantee, size .0 for ladies or size 16 for gentlemen.
- These watches are expressly manufactured for the Order, with the emblems engraved thereon, and are very attractive and beautiful, a prize well worthy the effort required, and the most beautiful and desirable watch ever offered by a fraternal society.
- 1 Ben-Hur Suit Case. This is made of the best leather, is suitable for either gentleman or lady, has name or initials of owner burned in the leather. Please indicate in plain letters the name or initials to be burned when ordering this prize.

TERMS.

FIRST—Deputies and Scribes can not compete for these prizes. Members must secure the application by their own personal work, and have the application for prize certified to by the Chief and Scribe of the Court.

SECOND—The same new member can not be counted for more than one prize, except where applied by the Court on the Bond-option. Additional certificates will not be counted in an application for a prize.

THIRD—Applications for these prizes may be made at any

time after the required number of members are secured. All applications for prizes must be made upon the blanks furnished by the Supreme Tribe of Ben-Hur, certified to by the Chief and Scribe of the Court, with the seal attached, and must be sent to the Supreme Chief.

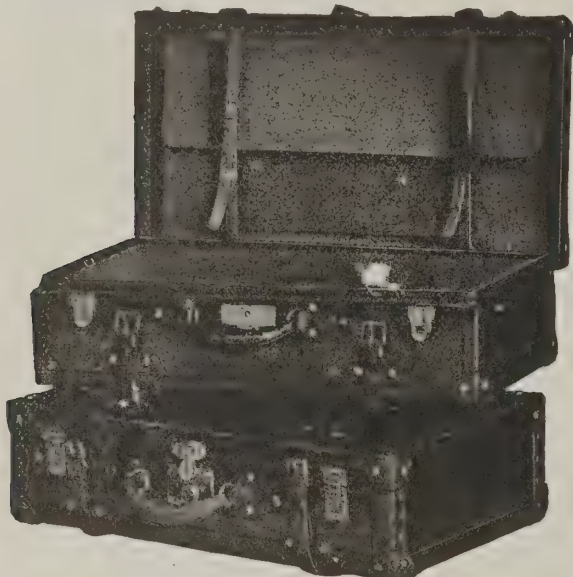
FOURTH—The contest for these prizes shall be valid only for New Beneficial Members secured, and certificates issued at the Supreme Office between the 15, day of September, 1915, and the 15, day of December, 1915.

FIFTH—The above prizes will be sent out when the report of the same has been made and the application received at the Supreme Office and checked with the books of the Supreme Tribe; provided, all the members secured under the Prize Contest are in good standing December 31, 1915, having made their December payment, and which has been duly forwarded by the Scribe of the Court and properly credited upon the books of the Supreme Tribe. If the new member is secured in December, he must pay for December, and the Scribe must certify to the fact, that as Scribe he has received the December payment from the new member.

No prizes will be forwarded until the December report from the Scribe of the Court has been received and entered upon the books of the Supreme Tribe, and the members secured must be in good standing upon this report. The same new beneficial members are not to be counted for more than one prize to any member, but may be used by the Court in the contest for the Bond-option.

The application blanks as furnished by the Supreme Tribe to the Scribe of the local Court must be properly filled out, giving the name of the new member and number of certificate, and the report must be attested by the Chief and Scribe, and bearing the seal of the Court.

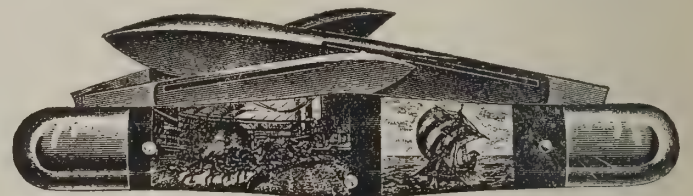
IMPORTANT NOTE. Deputies are not permitted to write applications and let members count them for prizes. The purpose is to award these prizes for individual effort only. It is not sufficient and is not contemplated that members will only suggest names of prospective candidates and when secured by deputies, count them for prizes, but must write the application.



BEN-HUR SUIT CASE



GENT'S WATCH
(Exact Size)



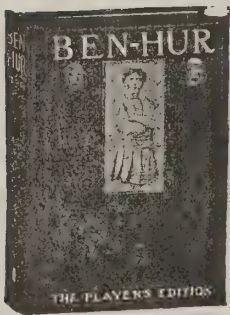
GENTLEMAN'S KNIFE
(Exact Size)



No. 202



LADIES' KNIFE
(Exact Size)



No. 201



No. 200



No. 198



No. 196



BEN-HUR FOUNTAIN PEN



No. 210



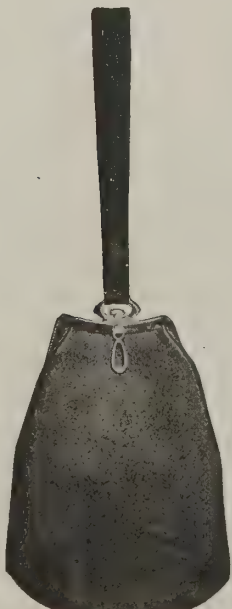
SPECIAL BEN-HUR KNIFE
(Exact Size)



No. 211



No. 4772



No. 4811



LADIES' WATCH
(Exact Size)



BEN-HUR RUG



Thanksgiving

We give Thee thanks, O Lord!
Not for armed legions, marching in might,
Not for glory of the well earned fight,
Where brave men slay their brothers, brave;
But for millions of Thy sons who work—
And do Thy task with joy—and never shirk,
But deem the idle man a burdened slave,
For these, O Lord, our thanks!

We give Thee thanks, O Lord!
Not for palaces wealth has grown,
Where Ease is worshipped—dimly known,
Where Pleasure leads in the flowery way;
But for quiet homes, where Love is queen
And life, more than baubles, touch and seen
Where old folk bless, and children play—
For these, O Lord, our thanks today.

—Selected.

NEWS FROM THE COURTS

Oklahoma

CHANDLER, OKLA.—Now that the hot summer days are gone the Courts in Oklahoma have taken on new life, and prospects are fine for a big harvest of applications for our Order. Chandler Court No. 13 has started the Fall campaign by purchasing a fine new set of robes, of which they are very proud. Four candidates were initiated at their last meeting, and five more ready for the next meeting. They are working hard to win one of the Prizes offered at the District Rally at Sapulpa, November 11.

Stroud Court, No. 93, of Stroud, initiated four candidates at their meeting, August 18, and the members of Guthrie Court No. 2, Guthrie, gave a linen shower to their faithful Keeper of Tribute, who is soon to become a bride, choosing as her companion one of Guthrie's most promising young men and a member of our Court. CORRESPONDENT.

Tennessee

MONTEREY, TENN.—Saturday evening, October 9, Monterey Court No. 75 was organized at this place with a membership of 22. We start with fine prospects for the future. Brothers Carver, Kingore, and Saulman, of Knoxville, were with us to exemplify the work and they did it well, and after the initiation there were short talks by the new members and every one had a good word and promised to put forth every effort to build up the Court. You will hear from us again as we have the material here to build a very fine Court and are going to use it. REPORTER.

Illinois

EAST ST. LOUIS, ILL.—Monday evening, September 20, East St. Louis Court Tribe No. 136 of Ben-Hur held a reception in its Court rooms, Ninth and State Streets, in honor of visiting officers of the organization: Dr. R. H. Gerard, Crawfordsville, Ind., Supreme Chief; H. J. McGinnis, State Manager; J. P. Redmond, District Manager. The hall was beautifully decorated in palms, ferns, and bunting. The following program was given:

Piano Solo.....Miss Ruth Jackson
Reading.....Miss Helen Revar
Violin Solo.....H. A. Lyne
Reading.....Mrs. Jane Law
Address of Welcome.....Judge W. M. Vandeventer
Address.....Dr. R. H. Gerard,
Supreme Chief
Short Address.....H. J. McGinnis
Short Address.....J. P. Redmond

A reception followed the program. Refreshments were served. CORRESPONDENT.

PEORIA, ILL.—Progressive Court No. 504 met Monday evening, August 9, on the fifth floor of Observatory Building. A large class of candidates was initiated. Brother E. R. Johnson gave a very interesting talk on the "Good of the Order." The entertaining committee had arranged an interesting program after which refreshments were served.

All members are requested to attend the next meeting; an interesting entertainment is given every meeting night. SCRIBE.

Washington

BUCKLEY, WASH.—The Twenty-Second Semi-Annual session of Puget Sound District Court, Tribe of Ben-Hur, convened at Buckley, on Wednesday, October 6th, under the auspices of Purity Court, No. 13. This Court has more than 100 beneficial members, being the largest Fraternal Life Insurance organization in Buckley.

The morning session was devoted to committee work and registration and seeing Buckley at its best decorated with the colors of the Order, red, black, and yellow. Luncheon being served in the restaurant parlors of Brother and Sister Franklin.

The afternoon session began at 1:30 p. m., with Sister Keating presiding as District Chief, owing to unavoidable absence of Sister

Elizabeth Sanderson of Bellingham. The following program prepared by the committee with the assistance of Brother James Fullam, of Buckley, was carried out:

Address of Welcome.....Brother Rainey,
Chief of Purity Court
Response.....Martha J. Edwards, of Tacoma
Music.....Ben-Hur Orchestra, of Tacoma
(Including Brother Stockham, Sisters Edwards, Reynolds, Keating, and Gordon.)
Paper.....Addie Otis
Addresses—"Impressions Received from Attendance at the Supreme Sessions at Crawfordsville".....
By Mary E. Packer, Supreme Representative; Minnie B. Hiberly, Member of Gerard Memorial Committee; and James Fullam and Richard A. Visser.

Paper.....William Stockham
Paper.....Bertha Fullam
Address.....State Manager, E. L. Hiberly
General Discussion—"How Can We Secure Better Attendance at our Court Meetings and What is the Best and Safest Fraternal Insurance Order?"

At 6 p. m. dinner was served at Hotel Stewart.

At 7:30 p. m. Purity Court convened and a class of eleven candidates were given the impressive Court Degree by a Degree Team picked from the members present from the various Courts.

Resolution introduced by Minnie B. Hiberly that the Stars and Stripes be displayed at all meetings of the District Court in the future was adopted; also that the Supreme Tribe give official approval of every Court of the Order in the entire jurisdiction having the Flag of Our Country displayed properly in the Court room at every session.

Banquet was served near midnight, said to be the finest ever given at a District meeting, with 150 plates. Toasts responded to by various delegates. O. O. McLane, District Scribe, rendered the "Chariot Race" and the Orchestra furnished the music. Delegation of twenty from Tacoma and seven from Orting, returned by autos after midnight. The place of next meeting was left to the State Manager and District Officers. REPORTER.

Indiana

ANDERSON, IND.—Sixty-two members of Castalia Court No. 13, of Muncie, arrived in this city Wednesday evening, September 8, on a special car to attend the entertainment and ritualistic work given in their honor by Isis Court No. 32 of this city. The Muncie delegation was accompanied by their fourteen-piece orchestra. Banners on each side of the car told the nature of the special.

Twenty-two candidates, from this city and Muncie, received the exemplification of the work in full form from the Muncie degree team in the hall, corner of Eleventh and Meridian streets. About two hundred persons in all attended the meeting.

Dr. Royal H. Gerard, of Crawfordsville, Supreme Chief of the Order, was the guest of honor of the evening. In a fine talk to the assemblage he outlined the special work of the year and reported the happenings of the Fraternal Congress held at Minneapolis recently. P. O. Bowers, of Crawfordsville, State Manager for Indiana, introduced Dr. Gerard in a characteristic speech, and also outlined part of the program of special work to be done in the State, and especially in Anderson and Muncie. Talks were also given by several of the members.

At the close of the meeting a three-course luncheon was served to all present. On the committee in charge of the serving of the luncheon were: Mrs. Henrietta Mathers, Mrs. E. E. Briles, Mrs. Litteral, C. R. White and Frank Cherrington. The reception and entertainment committee was composed of Mrs. Alice Langley, Miss Martha Rhodus, Mrs. Basye, E. E. Briles, J. Rheem, and Herbert Ayers. REPORTER.

Colorado

FT. MORGAN, COLO.—Columbine Court No. 13 is on the increase. Every member is working for new members although this is the most busy season of the year, as everybody is at work harvesting sugar beets or are at work in the sugar factory; nevertheless Columbine Court is growing right along. We meet every Saturday night and initiate from two to six candidates every meeting. Every body here likes Ben-Hur with its good sound protection. We have planned a big time for our next meeting and will report it next month to THE CHARIOT. PRESS AGENT.

DENVER, COLO.—Brother H. J. Gildersleeve, who has been with the Royal Highlanders for the past fourteen years, has taken up work with our Society, as District Manager, for several counties in the northeastern part of the State. Brother Gildersleeve comes to us with years of experience in fraternal work, he is especially strong on the organization and drilling of drill teams. Brother Gildersleeve is a valuable addition to our field force and we predict a large increase in our membership in his territory.

Brother C. R. Morris of Pueblo, Colorado, has just been appointed District Manager for several counties in the southeastern part of the State, and took up the work September 1, and already has things moving in and around Pueblo, he has written a large class of new members and the Pueblo Courts have

taken hold of the work to help him. Brother Morris has been the Scribe of Pueblo Court since its organization, and with the assistance of his wife and several other good members of the Court, has kept the work going along, and keeping abreast of some of the older Courts.

Brother J. F. Biggs, our District manager in and around Fort Morgan, is meeting with wonderful success. In July he organized a new Court in Fort Morgan. The Court now has 60 members and a Degree team of their own, and are doing their own initiatory work. September 22, Brother Biggs organized another Court at Wray, Colorado, and he is now working at Brush, organizing a new Court at that place.

Sister Elsie A. Rickey, who has charge of the work in Colorado City, and is a good worker, but owing to sickness she has not been able to devote much time to Court work during the Summer, but will now start the campaign for the fall and winter.

REPORTER.

New York

ROCHESTER, N. Y.—It is with deep sorrow that we learn of the death of our dear friend, Dr. J. C. Foster. It has been our pleasure to have met the Doctor at the Supreme Office and to have worked with him in the field. Always found him a man of sterling character and interested in the great Fraternal work. In the loss of Dr. Foster the State of Ohio lost a sterling citizen. The Tribe of Ben-Hur a faithful and conscientious worker, and the Fraternal Order an ardent supporter of the great principles of fraternity.

Genesee Valley Court No. 18 joins with me in extending to the Supreme Body and the bereaved family, a heartfelt sympathy. The following gives expression of our love:

ON THE DEATH OF DR. J. C. FOSTER.

"I shall not believe even now his light is extinguished
If the Father designs to touch with Divine power the
Cold and pulseless heart of the buried acorn,
And make it burst forth from its prison walls,
Will he leave neglected in the earth the soul of man,
Who was made in the image of his Creator?"

"If he stoops to give the rosebush whose withered
Blossoms float upon the breezes the sweet assurance of
Another springtime will he withhold the word of hope
From the sons of men when the frosts of Winter come;
If matter, mute and inanimate, though changed by the
Forces of nature into a multitude of forms, can never die,
Will the imperial spirit of man suffer annihilation after
It has paid a brief visit, like a royal guest to this
Tenement of clay?"

"Rather let us believe that he who, in His prodigality,
Wastes not the raindrop, the blade of grass, or the
Evening's sighing zephyrs, but makes them all to carry
Out His eternal plans, has given immortality to the mortal,
And gathered to Himself the generous spirit of our Brother
Instead of mourning, let us look up and address him in
The words of the poet:

Oh! Noble Soul, Oh! Gentle Heart,
"The day has come, not gone,
Thy sun has risen, not set;
Thy life is now beyond
The reach of death or change;
Not ended, but begun,
Hail! and Farewell!"

EDW. J. STONE.

Nebraska

LINCOLN, NEB.—Tuesday, October 19, Lincoln Court No. 118 will initiate a class of candidates. The full degree work will be conferred and the degree team is preparing to put its best efforts into the work. Special music is being prepared by our splendid quartet for the occasion and some interesting features will be introduced under the "Good of the Order," which will help to make the event especially interesting.

Capital City Court No. 23 will also initiate a class of candidates on the 21, of this month. The degree team has been re-organized and we are expecting some good work from them.

Brother Charles Lee has taken up the work in the city and expects to organize a new Court. He now has 42 members pledged but will not organize until October 18, when he hopes to have fifty members. He is a very successful worker and we anticipate great results from his efforts. REPORTER.

OMAHA, NEB.—Mecca Court No. 13 is planning for a big fall and winter campaign. Brother O. Hanlon, our hustling deputy, is in charge and he has set the mark at 500

before the close of the year. Brother J. J. Cassidy, our State Manager, is also planning to give as much time as possible to the work and with the assistance of these two able and experienced men we are confident of splendid results. Our hall has been remodeled and is now equal to any lodge room or hall in the city. Our Court will give a series of entertainments during the winter and we trust our members will come out to the meetings and enjoy the fine entertainment and at the same time help to boost Ben-Hur.

SCRIBE.

SCOTIA, NEB.—Although our Court has not taken in a great number of members, we are having splendid meetings. Wednesday night, October 6, the following pleasing and interesting program was rendered:

Reading.....Mrs. Nellie Gillespie
Vocal Solo.....William Gillespie
Piano Solo.....Ina Schrufer
Reading.....Dora Mahan

More than forty members were present and after the program refreshments were served and plans laid for a series of entertainments during the coming winter. The musical program will be repeated at our next meeting. REPORTER.

SCHUYLER, NEB.—Our State Manager, Brother J. J. Cassidy, and our District Deputy, Brother Henry Gates, has injected new life into our Court, and are planning for a vigorous campaign for new members. Brother Gates will remain with us and work under the direction of Brother Cassidy in securing a large class of candidates to be initiated soon. We will give an account of the affair in a future issue of THE CHARIOT.

CORRESPONDENT.

COLUMBUS, NEB.—With the assistance of our District Manager, Brother Henry Gates, and our local Deputy, Sister Alice Speice, we are having candidates to initiate at every meeting night, and the growth of our Court is very satisfactory. You will hear good reports from us in future issues of THE CHARIOT. REPORTER.

OSCEOLA, NEB.—Osceola Court No. 39 held a rousing "Get-together" meeting September 13. Over two hundred members and friends responded to the beautiful invitations that had been issued for the occasion. The program committee consisted of Miss Janie Campbell and P. Wm. Horst. The reception committee, Mesdames Julia Holt, Mary Karrer, Messrs. R. G. Douglas, Adam Herrmann, V. H. Clark and N. O. Brown, and those of the refreshment committee, were Mesdames Anne Kunkel, Jennie Gray, Sarah E. Evers, Cornelia Sharder, Mary McCoy, May Jackson, Miss Flora C. Weeden, Messrs. John Holt and Robert McBeth. A pleasing program of music, readings, and speeches was carried out. Brother J. J. Cassidy, State Manager, addressed the meeting, and Brother Henry Gates, D. S. C., delivered an inspiring address that will long be remembered by the members here.

To Sister Cora Johnson belongs the credit for the revival of interest in Ben-Hur circles in Osceola, and also, the delightful entertainment.

Watch us grow.

REPORTER.

DAVID CITY, NEB.—Monday, October 11, Brother J. J. Cassidy, our State Manager, and Sister Cora Johnson paid us a visit and made arrangements for an aggressive campaign for new members. Sister Johnson could not remain at this time but will return in a couple of weeks and will then push the campaign in earnest; however, in the meantime the members will be getting ready for a large increase in membership as a result of her work.

REPORTER.

YORK, NEB.—The interest of the members in York Court has again been awakened and with the assistance of our District Manager, Sister Jeanette G. Brown, we are moving forward.

Wednesday, October 13, we will initiate a class of fifteen candidates and hope to have our State Manager, Brother J. J. Cassidy, with us, also Brother G. W. Walters, of Lincoln, who will assist in the ritualistic work as Ben-Hur. A report of our meeting will be given in the next issue of THE CHARIOT.

CORRESPONDENT.

Pennsylvania

MEADVILLE, PA.—The First Anniversary of Lew Wallace Court No. 17 was celebrated in their temple Friday evening, October 1, in a manner that reflects only the greatest credit to the hustling committee that arranged and carried it to completion.

A delicious dinner was served from 6:30 to 8 o'clock, after which a delightful social evening was indulged in until 12 o'clock.

The committee worked hard and faithfully to make the occasion enjoyable and the large crowd present attested their appreciation of the committees efforts. REPORTER.

IT MAY BE that your next door neighbor would be glad to join our Order. Why not ask him today?

FREE CHRISTMAS SURPRISE-PACKET

15	22	5	18	12	1	14	4
13	1	24	23	5	12	12	
3	8	5	22	18	15	12	5
6	15	18	4				20
19	1	24	15	14			

WIN A PRIZE

Each one of these five lines of figures spells a word. The five words constitute five articles that we are giving away. This most interesting puzzle can be solved with a little study as follows: There are twenty-six letters in the alphabet and we have used figures in spelling the five words instead of letters. Letter A is number 1, B number 2, C number 3, etc., throughout the alphabet. IF YOU CAN SPELL OUT THESE FIVE WORDS WE WILL SEND YOU A SURPRISE-PACKET CONTAINING 5 BEAUTIFUL GOLD EMBOSSED SEASONABLE AND CHRISTMAS POST CARDS, ALSO A CERTIFICATE OF ENTRY in our GRAND PRIZE CONTEST. USE YOUR BRAINS. Try and make out the five words. ACT QUICKLY. Write the five words on a slip of paper, mail it immediately with your name and address and you will promptly receive as your reward this SURPRISE-PACKET, which is a handsome assortment of five beautifully colored Gold Embossed Seasonable and Christmas Post Cards, together with a copy of a New York Magazine, also a CERTIFICATE OF ENTRY in our GRAND PRIZE CONTEST, which closes Dec. 23, 1915. Act promptly. This is your opportunity to enter this great contest in which we give away FIVE BRAND NEW AUTOMOBILES AS FOLLOWS: A 5-PASSENGER 1916 OVERLAND AUTOMOBILE, A 5-PASSENGER 1916 MAXWELL AUTOMOBILE, A 5-PASSENGER 1916 CHEVROLET AUTOMOBILE, A 5-PASSENGER 1916 FORD AUTOMOBILE, A 2-PASSENGER 1916 SAXON AUTOMOBILE, A CONCERT GRAND PIANO, with Player Attachment, A \$150.00 PHONOGRAPH, A LADY'S GOLD WALTHAM WATCH, A GENTLEMAN'S GOLD WALTHAM WATCH, SIXTY-EIGHT CASH PRIZES, ETC. In case of a tie between two or more persons for any Prize a Prize identical in character and value will be given each person so tied. TRY AND WIN.

E. B. WEST, Mgr., 615 W. 43d St., Dept. 104, New York



Ball Bearing; Long Wearing

"Silent Smith"

wins the fight against noise.

[Producing power of both typist and executive is increased by this 100 per cent efficient machine.]

In eliminating the clatter that up to this time has characterized typewriters, the L. C. Smith & Bros. Typewriter Company has taken the longest stride ahead since the introduction of "visible" writing.

"Model 8---The 'Silent Smith'"

—runs so quietly and so smoothly that it is a relief to the nerve racked office worker.

There are many other new features worthy of consideration, including the decimal tabulator and the variable line spacer. Both are part of the regular equipment. A left hand carriage return is furnished if desired, in place of the regular right hand lever.

An illustrated catalog of Model 8 may be had for the asking. Drop a card now to

L. C. Smith & Bros. Typewriter Company

Home Office and Factory; Syracuse, N. Y.

Branches in All Principal Cities

112 Monument Place, Indianapolis, Ind.

FINANCIAL STATEMENT

Benefit and Emergency Funds Tribe Ben-Hur—Report of Supreme Scribe for the Month Ending October 15, 1915

Balance on hand September 15, 1915, as follows:	
To credit of Class A.....	\$ 584,260.97
To credit of Class B.....	755,182.41
Total.....	\$1,339,443.38
September Receipts:	
Received from Monthly Payments, Class A.....	\$ 40,926.30
Received from Monthly Payments, Class B.....	64,188.23
Received from Interest and Rent, Class A.....	1,461.47
Received from Interest and Rent, Class B.....	2,221.25
Received: (Transferred on account of members of Class A who have transferred to Class B, to December 31st, 1914, under the action of the Society approved by the United States District Court of Indiana, in the case of George Balme et al. vs. The Supreme Tribe of Ben-Hur et al.), Class B.....	333,162.87*
Received: (Accrued interest on Securities and Deposits transferred to Class B), Class A.....	4,081.45
Total Income.....	\$ 445,981.57
Sum.....	\$1,785,424.95
September Disbursements:	
Death and Disability Claims, Class A.....	\$ 51,630.00
Death and Disability Claims, Class B.....	40,522.64
Repairs on Real Estate, Class A.....	195.70
Repairs on Real Estate, Class B.....	444.07
Maintenance of Building, Class B.....	721.77
Transferred on account of members of Class A who have transferred to Class B, to December 31st, 1914, under the action of the Society approved by the United States District Court of Indiana, in the case of George Balme et al. vs. The Supreme Tribe of Ben-Hur et al. Class A.....	333,162.87*

Accrued interest on Securities and Deposits transferred to Class B.	
Class B.....	4,081.45
Total Disbursements.....	\$ 430,758.50
Balance October 15, 1915.....	\$1,354,666.45
Of which there is to the credit of Class A.....	\$ 245,731.62*
Of which there is to the credit of Class B.....	1,108,934.83
Total.....	\$1,354,666.45

Death and Disability Claims Paid in Class A for September, 1915

Edwin Sterner, Flint, Mich.	\$ 1,200.00
Wm. S. Brown, Crawfordsville, Ind.	800.00
Wm. Vandenberg, David City, Neb.	1,200.00
Oliver A. Blystone (Old Age Disability), Ft. Wayne, Ind.	50.00
Thomas Strang (Old Age Disability), Wadsworth, Ill.	50.00
Dickerson H. Newell, Lawrenceville, Ill.	1,700.00
Benj. C. Kimlin, Rockford, Ill.	1,200.00
Rosalie Dejmek, Chicago, Ill.	700.00
George E. Bryant, Princeton, Ind.	1,300.00
Adolph Racke, Hamilton, Ohio.	1,000.00
Michael McKinney, Chicago, Ill.	1,500.00
Jno. G. Zimmer (Old Age Disability), Fort Wayne, Ind.	200.00
Nathaniel R. Wilson, Lafayette, Ind.	900.00
Alexander Knox, Chicago, Ill.	2,000.00
Wm. Osman, Olney, Ill.	1,800.00
Mary W. McFarland, Youngstown, Ohio.	700.00
Lucinda Campbell, Vincennes, Ind.	950.00
Jos. Schultz, Chicago, Ill.	600.00
Eliz. Hart, Terre Haute, Ind.	900.00
Jacob Weber, Louisville, Ky.	1,200.00
Anna L. H. Adolphsson, Chicago, Ill.	1,600.00
Clara A. Maurer, Olean, N. Y.	600.00
Sarah L. Fisher, Springfield, Ill.	2,000.00
Helen Taylor, N. Baltimore, Ohio.	1,200.00
Conrad Kassler (Old Age Disability), Washington, Ind.	100.00
Milton Stewart, Canton, Ohio.	900.00
Simon P. O'Donnell, Bradford, Pa.	1,100.00
Jos. Horn, Bowling Green, Ohio.	1,500.00
Aquila A. Washburn, Clinton, Ind.	2,800.00
Lewis Decker, Penn. Yan, N. Y.	2,000.00
Mary O'Donnell, Lincoln, Neb.	1,100.00
Edw. I. Valentine, Seattle, Wash.	1,800.00
Sarah Meyer, Mt. Carmel, Ill.	1,200.00
Wm. A. Brown, Toledo, Ohio.	1,100.00
Eliz. Reid (Old Age Disability), Humrick, Ill.	80.00
Martha E. Abrell, Clinton, Ill.	1,000.00
Henry Belzer, Chicago, Ill.	1,500.00
Mary J. Stack, Buffalo, N. Y.	700.00
Wm. H. Johnson, Chicago Heights, Ill.	1,800.00
Robt. L. Funshon, Cincinnati, Ohio.	1,000.00
Jno. S. Davis, E. Prairie, Ill.	1,300.00
Russel Bigelow, Van Wert, Ohio.	1,000.00
Ernest E. Williams, Whittier, Cal.	1,200.00
Jas. Turnbull, Covington, Ky.	600.00
Bertha A. Richbark, Champaign, Ill.	1,500.00
Lola J. Waddell, Mt. Vernon, Ohio.	1,000.00
Total.....	\$ 51,630.00

Death and Disability Claims Paid in Class B for September, 1915

Joseph Koscal, Chicago, Ill.	\$ 500.00
Mike Sajak, E. Chicago, Ind.	700.00
Joseph Bernas, East Chicago, Ind.	900.00
Eliz. A. Thurman, Galesburg, Ill.	1,000.00
Vaclav Kocanda, Chicago, Ill.	1,000.00
Mary A. Barnes (Old Age Disability), St. Francisville, Ill.	238.50
Amy Aiken, Bayne City, Mich.	500.00
Geo. W. Ratheiser, Dayton, Ohio.	1,400.00
Thos. J. Donnelly, Chicago, Ill.	900.00
Pleasant L. Crouder, Princeton, Ind.	1,500.00
Cora E. Smith Wright, Leora, Mo.	500.00
August Ekberg, Rockford, Ill.	1,000.00
Arthur A. McClendon, Marianna, Ark.	500.00
Louise E. Davis, Wichita Falls, Tex.	1,000.00
Jessie Harness, Wichita Falls, Tex.	2,000.00
Barbara E. Davis, Columbia City, Ind.	285.82
Mary A. Henry (Old Age Disability), Tacoma, Wash.	50.00
Amelia Danner, Louisville, Ky.	1,000.00
Eliz. Willoughby, Clarksburg, W. Va.	1,000.00
Wm. T. Earl, Rochester, N. Y.	500.00
Wm. L. Myer, Pontiac, Ill.	1,000.00
Patrick J. Regan, Buffalo, N. Y.	1,000.00
George W. Kolb, Detroit, Mich.	1,000.00
Finley K. Carson (Old Age Disability), Bellefontaine, Ohio.	80.00
Fredrick W. Heath, Kalamazoo, Mich.	1,000.00
Mary E. Duncan, Evansville, Ind.	500.00
Francis M. Ferguson (Old Age Disability), Hammond, Ind.	286.20
Albert G. Coyner, Kendallville, Ind.	2,400.00
Jno. M. Cox, Plainville, Ind.	1,000.00
Louis Schatzer, Wabash, Ind.	850.00
Edgar L. Gaines, Wichita Falls, Texas.	1,000.00
Eliz. R. Lafever (Old Age Disability), Chicago Junction, Ohio.	70.00
Geo. H. Lawson, Decatur, Ill.	962.12
Stella O. Wozniak, Chicago, Ill.	1,000.00
Clinton E. McCollum, Kalamazoo, Mich.	1,000.00
Rosa Heaton, Ft. Worth, Tex.	1,000.00
Henry A. Mays, Louisville, Ky.	1,500.00
Nora P. Frazier, W. Helena, Ark.	1,000.00
Adam S. Keever, Anderson, Ind.	1,000.00
Chas. L. Crawford, Carlisle, Ark.	1,000.00
Chas. A. Stephens, Cherry Valley, Ark.	1,000.00
Silas Corey, Lawrenceville, Ill.	1,000.00
Matthias Kontz, Ludlow, Ky.	600.00
Jos. Quisenberry, Louisville, Ky.	1,000.00
Hannah M. McCarthy, Champaign, Ill.	1,300.00
Ida Herbert, Tacoma, Wash.	1,000.00
Total.....	\$ 40,522.64

Total Paid to Beneficiaries Since Organization.....\$14,038,173.09

Fraternally submitted to T. B. H.,

JNO. C. SNYDER, Supreme Scribe.

Report of Supreme Keeper of Tribute, Tribe Ben-Hur, October 15, 1915, Showing Amount of Benefit and Emergency Funds and How Invested.

Elston National Bank, Crawfordsville, Ind.	\$ 173,859.72
First National Bank, Crawfordsville, Ind.	5,000.00
Citizens' National Bank, Crawfordsville, Ind.	5,000.00
Crawfordsville State Bank, Crawfordsville, Ind.	10,000.00
Farmers & Merchants' Trust Co., Crawfordsville, Ind.	5,000.00
Crawfordsville Trust Co., Crawfordsville, Ind.	5,000.00
Citizens' National Bank, Evansville, Ind.	10,000.00
Real Estate (Home Office)	186,597.63
Real Estate (Adjacent Property)	23,117.60
Real Estate (Old Home Office)	15,971.15
First Mortgage Loans on Real Estate	224,925.00
Invested in Municipal and County Bonds	690,145.35
Cash in Office	50.00
Total Assets	\$1,354,666.45

Fraternally submitted to T. B. H.,

S. E. VORIS, Supreme Keeper of Tribute.

***NOTE:—The attention of Class A members is particularly directed to the fact that the transfer of funds from Class A to Class B, on account of transferring members, as shown in this month's financial statement, does not affect the apportionment made to Class A members, who have not transferred. Existing Class A members' share of the Emergency Fund is still available for the payment of extra assessments, as heretofore, where such shares have not already been exhausted in the payment of extra assessments. Only the shares of those who HAVE transferred are included in this transfer of funds as above directed and made.**

CHRISTMAS NUMBER



OFFICIAL ORGAN OF THE SUPREME TRIBE BEN-HUR

Vol. XX

Crawfordsville, Indiana, December, 1915

No. 12

The Christmas Story

To humble shepherds watching,
Their sleeping flocks by night,
There came a wondrous vision
Down from the Land of Light.
They heard glad voices singing,
"Good news to earth we bring;
Today in David's city,
Is born a Saviour—King."

Along the dusty highway,
The wise men journey far;
Seeking the Holy Infant,
Led by the wondrous star.
And in the lowly stable,
Where Christ the Saviour lay;
They bowed in adoration,
And worshipped Him that day.

Now on this holy evening,
Loud let His praises ring;
And let us gladly take Him,
As Saviour, friend, and King.
And let us never falter,
Though dark the way and dim;
The star still shineth brightly,
That leads the wise to Him.

—Adam Russell Hopper.

Texas Fraternal Congress

From all over Texas and various parts of the United States, the leading Fraternalists, including many of the Supreme Officials, met on November 9, and 10, to assist in making the Fourteenth Annual Convention of the Texas Fraternal Congress the greatest ever held in this State.

Men and women of Texas, whom the Nation has seen fit to honor were here and the city of San Antonio was honored in having them as guests. They met to discuss big ideas for the betterment and progress of the Fraternal organizations. The Congress deals with all phases of insurance. It is the avenue through which the Fraternalists invite the searchlight of public understanding of the real service performed by the insurance idea. It represents the final step in perfecting and regulating the great body of Fraternal insurance organizations and the result of almost fifty years of labor.

Preparations for receiving the delegates had been completed by a joint committee composed of representatives from various Orders in San Antonio, headed by Dr. H. V. Beardsley, Second Vice-President of the Texas Congress. Nothing had been spared that might lend hospitality to the occasion, and more than five thousand Fraternalists of the city stood ready to welcome the visitors.

Among the prominent visitors from outside the State was Grand Foreman William Koch, of the Brotherhood of American Yeomen, of Des Moines; Supreme Chief, R. H. Gerard, of the Tribe of Ben-Hur, Crawfordsville, Ind.; F. R. Korn, Chairman of the Board of Directors of the Modern Woodmen of America, Des Moines; Colonel Evans, Editor of the *Yeoman Shield*; Judge A. Morgan Duke, Sr., of Los Angeles, Vice-President of the Fraternal Brotherhood, and also a Past President of the Texas Fraternal Congress; Mrs. Myra B. Enright, Supreme Oracle of the Royal Neighbors; John J. Lentz, Supreme President of the American Insurance Union, Columbus, Ohio; Mrs. Emma B. Manchester, Supreme Guardian of

the Woodmen Circle, Omaha, Neb.; A. H. Corey, Supreme President of the Homesteaders, Des Moines; Hon. D. P. Markey, Supreme Commander of the Maccabees, Detroit, Mich.; A. R. Talbot, Head Consul Modern Woodmen of America. Besides these the State managers of all the leading beneficiary orders in Texas were present to take part in the Congress.

FIRST SESSION.

The Congress convened at 9 a. m., Tuesday, November 9. As President O. B. Briggs of Dallas brought down his gavel, and the Fourteenth Annual Session of the Fraternalists came into being, he said: "I take great pleasure in calling this convention in the historic city of San Antonio." Rev. Thomas F. Gallaher, of San Antonio, delivered the invocation. Hon. Clinton G. Brown, Mayor, then welcomed the Congress to the Alamo City. He said in part:

"I assure you that it is a very great pleasure to me on behalf of the city to welcome you to San Antonio. I am glad that so many ladies have honored us by visiting San Antonio and this convention.

"It has been my pleasure on many occasions to welcome conventions to San Antonio, but it is not my custom to welcome them, nor shall I welcome you, with an oration. I want you to feel as though I heard a knock on my front door and went and opened the door and saw a friend come to visit me in my home. I assure you that I would not stand there in the front

door delivering him a long address of welcome. I would say, 'I am awfully glad to see you; take off your hat and come in.'

"San Antonio feels this way this morning. We hope your deliberations will result in great benefit to all the delegates and that each of you will carry away pleasant recollections of your trip to old San Antonio. Apart from your convention duties, I hope you will have time for recreation and to visit our town. I am not going to take up your time telling you that San Antonio is better than Dallas, because if you take time to travel around a little you will see for yourself. Welcome to San Antonio."

Judge John D. Robinson, of Bolton, responded. "It is indeed a sincere pleasure," he said, "to be welcomed to this great city of the great State of Texas on any occasion, but it is a greater pleasure when the purpose of the assembly is to discuss ways and means for the further betterment of fraternity and the brotherhood of man.

"I am not here to settle any controversies between Dallas and San Antonio. A country gentleman who comes from a country district is not familiar with the ways of a city. If you ladies and gentlemen of the cities cannot agree, a country district judge should not be called in as arbitrator. There is room for two big cities in this great State.

"The mission upon which we come here is the highest mission that man

owes man. We are representatives of societies that labor to make smooth the rough way in the lives of thousands. These societies believe in the Brotherhood of man and the Fatherhood of God. They seek not only to protect the living, but would prepare to protect the loved ones when the living have gone."

LADIES PLAY PART.

"To welcome the ladies of the Fraternal Congress to our city and make them feel their presence here is not only a pleasure but an honor and we realize that the Fraternal Societies of San Antonio will benefit greatly by the holding of this convention here, is my mission," said Mrs. Mary Taylor, of San Antonio. "This is the first time this Congress has met in this part of the State and we feel proud that the Alamo City has been selected as the place. The men and women of San Antonio are great Fraternalists, as the large membership of the various orders in our city testifies. I want to welcome you especially in behalf of the women. The women of this city play no small part in the success which the Fraternal Societies of San Antonio enjoy.

Mrs. Marie J. Cole, Grand Protector, Knights and Ladies of Honor, Dallas, responded for the Congress. "No matter to what Order we belong," she said, "I feel that we truly are brothers and sisters. I want to express to you in behalf of the Orders I represent our sincere thanks for your generous welcome. I think the Congress has made no mistake in coming to your beautiful city. I heartily worked with Brother Beardsley in bringing this convention to San Antonio because I knew it would mean much for this Congress."

"This is the first time in the history of this organization," said O. B. Black, in his welcome to the Congress to San Antonio in behalf of the Fraternalists of the city, "that it has assembled in this beautiful and historic portion of the grand Lone Star State, but I hope not the last. Now that you are here, Southern hearts welcome you and Southern hands extend you greeting. Welcome guests, neighbors, friends. Welcome to the greatest Fraternal city south of the Mason and Dixon line. There are ten thousand Fraternalists in San Antonio. There are more than three hundred thousand Fraternalists in Texas, guarding our homes in health and in death. Many Texas Fraternities have builded hospitals where the humblest worker may enjoy the same medical attention the rich receive.

"The fraternal organizations teach the Fatherhood of God and the Brotherhood of man. Their answer to the cry of Cain is 'I am my brother's keeper.' In behalf of the 10,000 Fraternalists of San Antonio it is my pleasure to welcome you as brothers, who will raise the stolid gaze of the laborer and the serf and fix it on Freedom's holy light. I welcome you as a Fraternal Congress to a city whose Fraternalists will look forward



Christ In The Temple

with pleasure to your speedy return. And I welcome you, ladies, queens of American hearts and homes."

J. O. Alexander, of Garland, responded. "A few minutes ago," he said, "I was asked to respond to the address of welcome delivered by Mr. Black in behalf of the 10,000 Fraternalists of San Antonio. Now, as a representative of the 300,000 Fraternalists of Texas represented by this Congress, we accept the welcome in the spirit in which it has been made. I want to say that few Fraternalists feel the need of any address of welcome to San Antonio. It is a typically Southern city, a cosmopolitan city, and everybody is always welcome to San Antonio. The speakers remind me of a little anecdote in which the boy said, 'They certainly recommend themselves.' But everybody in Texas knows the reputation of the Alamo City for hospitality. The latch string always hangs upon the outside. San Antonio is a noted city, a historic city, the oldest city in the State. It is a pleasure to be here."

PROGRAM.

After the addresses of welcome and the responses the following program was taken up in the regular order:

Annual report of President O. B. Briggs.
Report of Secretary-Treasurer.
Report of committees.

"Fraternal Greetings From Our Guests."

Judge A. Morgan Duke, of the Fraternal Brotherhood, Los Angeles; William Koch, the American Yeomen, Des Moines; F. R. Korns, Modern Woodmen of America, Des Moines; Mrs. Myra B. Enright, Royal Neighbors, Kansas City, Kan.; Dr. R. H. Gerard, Supreme Tribe Ben-Hur, Crawfordsville, Ind.; T. B. Hanley, the Modern Brotherhood, Mason City, Iowa; Mrs. Emma B. Manchester, Woodmen Circle, Omaha; Hon. John J. Lentz, the American Insurance Union, Columbus, Ohio.

"Greetings From the Fraternal Press," H. C. Evans, Editor of the *Yeoman Shield*, Des Moines.

Address, "Woman in Fraternity," Mrs. Laura B. Hart, acting Past Supreme Commander Women's Benevolent Association, the Maccabees, San Antonio.

Address, "Education and Coöperation of Deputies," Mrs. Myra B. Enright, Supreme Oracle of the Royal Neighbors, Kansas City, Kan.

General discussion.

Wednesday's regular morning program follows:

Address, "Educating and Securing the Coöperation of the Membership," Hon. William Koch, Grand Foreman Brotherhood of American Yeoman, Des Moines.

General discussion.

Address, "Present Day Needs," Dr. R. H. Gerard, Supreme Chief, Tribe of Ben-Hur, Crawfordsville, Ind.

General discussion.

Address, Mrs. Emma B. Manchester, Supreme Guardian, Woodmen Circle, Omaha.

General discussion.

Address, "The Fraternalist in Politics," Hon. John J. Lentz, Supreme President the American Insurance Union, Columbus, Ohio.

General discussion.

Wednesday afternoon's program follows:

Address, "The Conservation of Human Life," Hon. Pat M. Neff, of the Modern Woodmen of America, Waco, Texas.

General discussion.

Miscellaneous addresses.

Selection of next place of meeting.

Adjournment.

The following extracts are taken from the address of the Hon. John J. Lentz, of Columbus, Ohio, given at the public reception:

"America's railroad system is without a peer on earth because Americans have devoted an unprecedented amount of money and brains to the task of building steel tracks and giant engines that will get a man across the continent without missing a connection. If America's educational system were the beneficiary of the same money and brains we would achieve equal success in getting every child in the land across the continent of life without missing connection with a loaf of bread and a comfortable home.

"It is the great duty," continued Mr. Lentz, "as it is the great privilege

of American Fraternalists, to insist through their enormous political power that our school system keep step with the progress in other lines of human endeavor. No matter how great our material achievements, the fact remains that our final worth as a Nation depends alone on the standard of our civilization. This in turn is determined by the standard of our educational system. The more than ten million Fraternalists of America have sufficient power at the polls to get what they demand. They should insist that every boy and every girl in the land shall have an open path to an education of at least high school, if not university class."

Mr. Lentz was for four years a member of Congress from the Twelfth (Columbus) Ohio District, and for a number of years has been National President of the American Insurance Union. His subject at the meeting of the Texas Fraternal Congress was "The Fraternalist in Politics." In addition to touching on the school system of the country, the speaker decried the war in Europe as wholesale murder and urged that this country refrain from all commerce, both in munitions and in food and other articles, with warring nations; declared the Fraternal Insurance system should be extended to cover children even down to one year of age, instead of stopping at the minimum limit of sixteen years of age; advocated the use of the united strength of Fraternalists to gain both State and National prohibition, and put himself on record as opposed to any but a "small" program of preparedness against foreign invasion. On this point he thought an abundance of submarines built at a minimum of expenditure would adequately protect this country from any possible attempt at invasion from either Europe or Japan.

More than 500 people were present at the reception. Between the speeches there were brief intermissions during which a ten-piece orchestra rendered delightful music and refreshments were served just outside the meeting room. Another reception in honor of the visitors was held Wednesday evening at 8 o'clock at the Woodmen Hall, on East Houston Street. The hostesses were the members of the five Woodmen Circles of San Antonio.

Prominent speakers were: Mrs. Laura B. Hart, of San Antonio, who spoke briefly in behalf of the Woman's Beneficiary Association of the Maccabees; Mrs. Dora Alexander, in behalf of the Woodmen Circle; Mrs. Myra B. Enright, of Kansas City, and Dr. R. H. Gerard, of Crawfordsville, Ind., representing the Indiana Fraternal Congress.

Dr. Gerard, who in addition to being the head of the Tribe of Ben-Hur, is one of the eight Executive Committeemen of the National Fraternal Congress of America, paid a tribute to the hospitality he and other visitors had received from San Antonio, and spoke briefly by way of greeting from his constituents.

"It is a splendid thing," said he, "that so many of us who are far from home can enjoy these social and business sessions secure in the knowledge that our homes are not being devastated and our loved ones murdered by armies of war-mad men as is the case in Europe. I thank God that the American Nation is a Nation of true Brotherhood. It is fitting indeed that we should gather tonight as an active element in the promotion of this Brotherhood. Fraternalism is not only a great, but a distinctively American, system, for it is founded on the only kingdom which we as Americans can

recognize—the kingdom of the home and the family."

Dr. Gerard quoted William Jennings Bryan as having said last summer that the "American fraternal system is the greatest human moral force the country has ever seen." The speaker then asserted: "The system is yet in its infancy. It has not even finished its growing pains. But there are signs that it is coming into its own and it is surely destined to outstrip the tribute paid it by Mr. Bryan."

The 1916 session of the National Fraternal Congress of America may come to Texas. Delegates of the Texas Fraternal Congress, representing 300,000 members of fraternal organizations, adopted a resolution inviting the National Congress of America to the Lone Star State. The meeting place is determined by the executive committee of the Congress and members of the committee assure Texas members that the State stands a good show of landing the Congress, which hundreds of delegates throughout the Union will attend.

The introduction of the resolution to invite the National Fraternal Congress was followed by considerable discussion of the claims of Dallas and San Antonio, respectively, to the convention. At the morning session of the Congress, John H. Cullom, of Dallas, secretary, received telegrams from the Chamber of Commerce, the Manufacturers' Association, and Henry D. Lindsley, Mayor of Dallas, asking him to introduce into the Congress a resolution endorsing Dallas as the meeting place for the 1916 session of the National Congress. The resolution to invite the Congress "To Texas" was introduced by Dr. H. V. Beardsley of San Antonio, R. H. McDill, of Dallas, moved as a substitute that the Congress be invited to Dallas. A. Pearsall of San Antonio moved to strike out Dallas. John S. Alexander, of Garland, moved to table this motion. The motion to table was lost. Mr. McDill withdrew his substitute motion. The original motion made by Dr. Beardsley carried. A. M. Duke, Jr., of Dallas, then moved that the convention be invited to Dallas. Mrs. Laura B. Hart, of San Antonio, moved to substitute San Antonio. These two motions, however, were withdrawn when attention was called to the fact that the Executive Committee of the National Fraternal Congress would decide the meeting place and the original motion "To invite to Texas" stood.

SAN ANTONIAN HONORED.

Dr. H. V. Beardsley of San Antonio, State Manager for Ben-Hur, was advanced from the position of Second Vice-President to that of First Vice-President at the election of officers Tuesday morning. R. H. McDill, of Dallas, Woodmen of the World, was elected President. Mrs. Marie J. Cole, of Dallas, Grand Protector of the Knights and Ladies of Honor, was elected second vice-president. John H. Cullom, of Dallas, Woodmen of the World, was elected Secretary-Treasurer for the ninth consecutive time. Mr. Cullom is municipal paymaster of Dallas. He has been engaged in fraternal work for years and is known wherever Fraternalists gather.

Mrs. Cole was nominated by Mrs. Laura B. Hart, of San Antonio. The nomination was seconded by Joseph Netzer, of Laredo. This was the only office contested. W. D. Anthony, of Dallas, was nominated by Judge T. H. Jackson. The nomination was seconded by R. H. McDill. The vote was forty-four to thirty-eight.

The following trustees were elect-

ed: Mrs. H. A. Thomas, Woodmen Circle, Fort Worth; Mrs. Mary Taylor, Woodmen Circle, San Antonio; Mrs. Stella Vodrine, Women's Benefit Association of the Maccabees, San Antonio; A. M. Duke, Fraternal Brotherhood, Dallas; W. D. Anthony, Dallas. Three new Fraternal organizations were admitted to the Congress, viz.: Brotherhood of American Yeomen, Sons of Hermann, Equitable Fraternal Union.

The Congress voted to send a report of the proceedings in full to every member of a Fraternal organization in Texas. On motion of Dr. Beardsley of San Antonio the various orders voted to buy advertising space in the booklet embodying the report to pay for its printing.

Secretary Cullom received telegrams from W. A. Fraser, Omaha, Neb., Sovereign Commander of the Woodmen of the World, and C. B. Gardner, Dallas, Supreme President of the Praetorians, stating that they found at the last moment business arising which would prevent them attending the sessions of the Congress. Mr. Fraser was slated for an address Wednesday afternoon on "Getting 'Em and Holding 'Em"; Mr. Gardner for an address Tuesday afternoon on "Publicity and Its Value in the Fraternal Work."

TOUR OF HISTORIC CITY.

Continuation of the election of officers from the morning session and the settlement of the conflict between Dallas and San Antonio for the 1916 session of the National Congress, constituted the afternoon business of the convention. The Congress adjourned at 3 p. m. so members could be guests of the local Fraternalists on a sight-seeing tour of the city in automobiles. The Alamo, Fort Sam Houston, Brackenridge Park, the first mission and other points of historic interest and present beauty were visited. It was the most successful of the sessions ever held by the Fraternal Congress of Texas.

Panama Exposition

THE Administration of the Exposition held at San Francisco, California, has sent out the following notice:

"Because of the unfortunate impression that the Panama-Pacific International Exposition will continue beyond December 4, insurance newspapers and company officials are urged to give this notice the widest publicity. The Exposition will positively close Saturday, December 4, 1915."

World Peace

The effort being made by the National Peace Federation deserves encouragement and help from every Fraternalist. Fraternalism is opposed to war and its principles. Fraternalism stands for helpfulness and recognizes the fact that "we are our brother's keeper." The scourge of the European war will have turned Christian civilization more than a hundred years backward, and if this terrible conflict continues, for each year of the future, it will debase the world and turn backward the hands of advancement another hundred years for each year of warfare.

Christian Americans have a duty to perform to the world and our Fraternalists everywhere should be leaders in the effort to bring about peace, and if possible establish a World Court of Arbitration for the settlement of all future National differences and controversies arising.

THE bee that makes the most honey does not stay around the hive.

The Follow Up

In attempting to secure members modern business methods should be followed. In modern times business men are nothing if not enterprising. The motto adopted by most establishments is, "He that blowest not his own trumpet, the same shall not be blown." Big advertisements proclaim the marvelous powers of some medical or toilet compound, or the advantages of merchandise or the attractions of the place of business.

The shrewd advertisers have a plan of what they call "following up." A concern sends out a number of circulars, and, if it hears from anyone they keep following it up, until that person becomes a purchaser. One repulse does not discourage them, they are not even cast down if they are repulsed a number of times. The idea is that the more

HARMONY is the most desirable factor in building a strong Court. Harmony is achieved by giving in a little; the other fellow's opinions are oftentimes as valuable as your own.

WHEN adversity comes the fraternal certificate should be the last expense to be trimmed. The certificate is a lifebelt that will prevent the family from being engulfed in misery.

THE treasury department is in receipt of a check from the Postmaster-General for \$3,500,000, representing the surplus in the revenues of his department for the fiscal year ending June 30, 1915. The previous year's surplus of \$3,800,000 was also turned in. In acknowledging the receipt of the check, Secretary McAdoo said these payments were the first representing actual surpluses made by the postoffice department since 1836.

that will not refuse to understand you, or protect you, but that through the solid, and harsh hour of test will but gladly be the other half of the fight with you. He is your friend who brings out of you the best of which you are capable.

You and your friend plan no parades. You are as you are. The sincerity of service leads you on—makes each day as certain of success as though it had already been completed and handed to you. If you are in doubt as to what you ought to be in the world, set yourself to the task of making of yourself a great Friend.

The Only Certainty

Of all investments or business ventures, fraternal life insurance is the freest from chance or speculative features. Pay your premiums and your certificate will be paid according to contract. It is the surest and safest

THE man who carries no insurance is consciously or unconsciously doing a great wrong to his family. The first duty of every man who is worth his salt is to protect his family from loss or humiliation in case anything happens to him.

A farmer visited the city, and, among other things, he wandered into a woman's exchange on Twenty-third street.

After a few moments of staring about at the things on display, he sized up several women attendants behind the railing.

"So this is the woman's exchange, eh?" he said, thoughtfully.

"Yes, this is the woman's exchange. What can I do for you?"

"An' you all are these wimmen?"

"Yes."

"Wal, I guess then I'll just keep Maria!"—*The Crescent.*



ARKANSAS STATE CONGRESS, LITTLE ROCK, ARKANSAS, OCTOBER 21, 1915

frequently a man is invited to do something, the more inclined he is to consent. A man may be asked to join an Order and decline, and, if the solicitor lets the matter end there the application is lost, but as the bright proverb says, "Keeping everlastingly at it brings success," so continual invitations result finally in acceptance.

We doubt very much if the great majority of our members ever give the least thought to the solicitation of applicants. Most of them do not attend lodge meetings and they never think of asking neighbors and friends to join. The asking will cost them little and there would be no inconvenience because of such asking. If they would keep on inviting friends the result would be surprising. The "follow up" is a good idea.—*California Workman.*

FRATERNALISM divides our sorrows and our joys and brings happiness and good cheer to the afflicted. That is why the principles are fraternal.

Friends

Friends are essentials. Just as air and food and clothing are essentials. For is not he who has no friends lacking and lonely and useless? Who ever heard of a useless man having friends? Like attracts like. No one ever secured a friend without first vibrating the Friend spirit within himself. To get a friend you must be a friend.

It is said of Carlyle and Tennyson that they would sit for hours together without the passing of a word and then separate. And both inspired and uplifted because of the meeting! To reach the priceless treasure veins of a friend it is necessary to go deep. In the presence of real friends a sort of Divinity hovers. Back of the knowledge that you have a friend is the secret of your ability to press on and win at your plans.

The glory of Friend-joy depends not upon numbers. Have but one real friend—and it is enough! The one

proposition in the world.

How about other investments or undertakings? Even agriculture is more speculative in character. The farmer sows his seed, but is not sure of harvesting a crop. Neither is he certain as to the price that may be obtained on any crop that may be harvested. There is no chance of failure in life insurance, nor is there any question as to the amount to be paid at maturity. Even in the case of money loaned on mortgage, it may be lost, in whole or in part, by failure of title or by depreciation in the value of the security. Other business ventures, even those that are in every way legitimate, frequently result disastrously. Probably nine out of ten men in any line of business ultimately fail.

Engage in some commercial pursuit, profession, or other work, as you probably must, but first cast an anchor to windward by securing an adequate amount of fraternal life insurance, one thing that is certain.—*Ex.*

The new minister for a Georgia church was delivering his first sermon. The darkey janitor was a critical listener from a back corner of the church. The minister's sermon was eloquent and his prayers seemed to cover the whole category of human wants.

After the services one of the deacons asked the old darkey what he thought of the new minister.

"Don't you think he offers up a good prayer, Joe?"

"Ah mos' suhtainly does, boss. Why, dat man axed de Lord fo' things dat de odder preacher didn't even know de Lord had!"

A Good Motto

"Better have it and not need it, than need it and not have it." This is the motto of a certain accident insurance company. It is a good one, and applies to all kinds of insurance. Life insurance never fails when it is needed. It is the one solid rock on which humanity can rest.



Published monthly by the Supreme Tribe of Ben-Hur, Crawfordsville, Indiana

Office of
THE SUPREME TRIBE OF BEN-HUR
Crawfordsville, Indiana

R. H. GERARD, M. D. Supreme Chief
JNO. C. SNYDER. Supreme Scribe
S. E. VORIS. Supreme Keeper of Tribute
J. F. DAVIDSON, M. D. Sup. Medical Examiner

GILBERT HOWELL. EDITOR
Crawfordsville, Indiana

Subscription Price, 25 Cents Per Year

Address all communications to THE CHARIOT
Crawfordsville, Indiana

Entered as second class matter, December 10, 1912, at the post office at Crawfordsville, Indiana, under the Act of August 24, 1912.



DECEMBER, 1915

And lo, as thus the Bright One spoke,
The blessed dawn of Christmas broke.
—MARY ELIZABETH BLAKE.

MORE helpful than all wisdom is one draft of simple human pity that will not forsake us.

LOYALTY is probably the greatest factor in the growth and progress of any organization, whether it be political, fraternal, or religious. Without it, an organization cannot grow to its full measure of usefulness.

BROTHER JNO. C. SNYDER has just returned from a trip through the East, where he visited a number of Courts and among others he attended a special meeting of Edward Lauterback Court No. 84. Brother Snyder reports the progress of Ben-Hur throughout the East as being very satisfactory and encouraging.

Our Supreme Medical Examiner, Dr. J. F. Davidson, and wife attended the Fifteenth Annual Session of the District Court of Southeastern Missouri, which was held at Sikeston, November 1, 2. Representatives were present from eighteen Courts in the district and much good will result from the meeting of the Congress.

AS WE go to press with this issue of THE CHARIOT, our Supreme Chief, Dr. R. H. Gerard, is on an extended trip visiting the Courts in the Southland and reports great interest and much enthusiasm among the members everywhere. We predict that his visit will show its beneficial results by an increased number of new members, from the field visited.

AT the meeting of Simonides Court No. 1, Crawfordsville, Monday evening, October 18, Supreme Chief, Dr. R. H. Gerard presented to Sister Laura A. Scott, Scribe of the Court, one of the beautiful "Twenty-one Years' Service" pins. The presentation was made at the close of the meeting in a very pleasing speech, in which our Supreme Chief commended Sister Scott for her conscientious and faithful work and for her loyalty to the Order during her years of service.

It was the pleasure of the Editor to attend a meeting of the Executive Committee of the National Fraternal Press Association held at the Sherman House in Chicago, Illinois, Saturday, October 23. The work of the Committee was very helpful and plans were inaugurated for the extension of our advertising facilities and improvement of mailing conditions for our Fraternal Journals. Another meeting of the Executive Committee will be held at the same place the latter part of January.

THE CHARIOT is in receipt of resolutions from Triumph Court No. 225 of Cincinnati, Ohio, upon the death of Sister Alice Julia Burness, but limited space will not permit their publication in full. THE CHARIOT extends sympathy to the family and friends.

WANTED — Ten Experienced Organizers in the States of Nebraska, Colorado, and Wyoming. Have splendid territory open in each of the above States, and can give a most liberal contract to experienced workers. Address, J. J. Cassidy, State Manager, 310 Funke Building, Lincoln, Nebraska.

Enviably Record

Brother August Clifford has served continuously as Scribe of Valhalla Court, No. 63, Chicago, Ill., for more than eighteen years and has never missed a meeting. The Court has over \$5,000 in their local Court Funds and the splendid achievements of this

THERE will always be something interesting at Court meetings if you go and help make them so.

Subordinate Court Officers

During the month of December each of our Courts will elect Officers, and we wish to impress upon each member the necessity of electing competent and capable people to fill the various offices. Where the services of Officers have been satisfactory and successful, we would advise their reelection, but where they have been negligent in their duty, or business obligations so pressing that they have not been able to give sufficient time and attention to the work required, we would advise that others be elected to fill their places. Popularity should not enter into the selection of members to fill the various offices. Each office should be filled by members who are best qualified to perform the duties in an efficient manner. None but beneficial members can

WE are glad to welcome our friend and Brother, the Honorable Olin Bryan, to the field of Fraternal Journalism, as he has been elected Editor of *The Messenger*, which is the official organ of the Improved Order of Hep-tasophs. Editor Bryan will bring much of ability to the Fraternal Press and THE CHARIOT would congratulate the Society upon securing his services in this enlarged field, although no doubt he will still retain his office as General Counsel for the Order.

Old-Fashioned Spelling Match

Lincoln Court No. 118, of Lincoln, Nebraska, will give an old-fashioned spelling match and pumpkin pie social on Tuesday evening, November 23. Capital City Court No. 23 and LaVera Court No. 153 have been invited to meet with them and contest for the championship. The words to be used are to be selected from the Book of Ben-Hur, and Superintendent Hunter of the city schools has accepted an invitation to conduct the match. The public is invited to witness the contest, but only members of the Order will be eligible to enter the championship contest. A two volume edition of the Book of Ben-Hur is offered as a prize for the winner of the contest. Prizes are also offered for the best speller from each Court. Brother Bixby will read one of his original poems.

All members of the Tribe of Ben-Hur are requested to bring one "pumpkin pie."

Table of Rates

Term Certificates will be issued on approved application at the rates per \$1,000 as given in Table 1, or Whole Life, Death, Accident and Disability certificates will be issued on approved application at the rates per \$1,000 as given in Tables 2 and 3.

Age	Table 1	Table 2	Table 3
18.....	\$0 67.....	\$1 00.....	\$1 05
19.....	68.....	1 02.....	1 07
20.....	69.....	1 04.....	1 09
21.....	70.....	1 07.....	1 12
22.....	71.....	1 09.....	1 15
23.....	72.....	1 12.....	1 18
24.....	74.....	1 15.....	1 22
25.....	76.....	1 19.....	1 26
26.....	78.....	1 22.....	1 30
27.....	80.....	1 26.....	1 34
28.....	82.....	1 30.....	1 38
29.....	83.....	1 34.....	1 43
30.....	85.....	1 38.....	1 48
31.....	87.....	1 44.....	1 53
32.....	89.....	1 49.....	1 58
33.....	91.....	1 54.....	1 64
34.....	94.....	1 59.....	1 70
35.....	97.....	1 64.....	1 77
36.....	1 00.....	1 71.....	1 84
37.....	1 02.....	1 78.....	1 92
38.....	1 04.....	1 84.....	1 99
39.....	1 07.....	1 91.....	2 07
40.....	1 10.....	1 99.....	2 16
41.....	1 13.....	2 07.....	2 25
42.....	1 17.....	2 15.....	2 35
43.....	1 21.....	2 25.....	2 46
44.....	1 24.....	2 35.....	2 57
45.....	1 27.....	2 45.....	2 70
46.....	1 32.....	2 56.....	2 83
47.....	1 37.....	2 68.....	2 96
48.....	1 41.....	2 80.....	3 10
49.....	1 46.....	2 93.....	3 26
50.....	1 51.....	3 06.....	3 42
51.....	1 56.....	3 21.....	3 60
52.....	1 61.....	3 37.....	3 79
53.....	1 66.....	3 54.....	4 00
54.....	1 71.....	3 72.....	4 22
55.....	1 76.....	3 91.....	4 46

†Not admitted after 50 years of age.

Certificates will be issued for \$250, or in additional multiples of \$50 thereafter up to and including \$3,000. In no case will more than \$3,000 be granted on any one life.

A monthly payment, as above, from each member holding a Beneficial Certificate, will be due on the first day of each month, and must be paid to the Scribe of the Court on, or before, the 25th day of each month, without notice.

Members of Class A may voluntarily transfer to Class B in accordance with the Laws, Rules and Regulations without cost or re-examination.

Members of Class B may transfer at attained age without re-examination from Table 1 or 60-year term to the Whole Life (Table 2) or Death and Disability (Table 3) provided such transfer be made five years prior to the expiration of Term Certificate.

One life out of every nine is liable to rejection for insurance; therefore, when you have protection, don't let go.

Our Christmas Message

"Glory to God and Peace on Earth" is the message of every Christmas hymn. It speaks the "glad tidings of great joy" which angel voices brought to earth that first Christmas night. They all brought their gifts, the Wise Men from afar and the simple-hearted shepherds from the nearby fields. Some came with camels laden with precious gold and perfume. Some came with empty hands to offer the more priceless gift of devoted hearts. They each brought their best to the feet of the little Child, and so the first Christmas Day began.

When the three Wise Men rode from the East into the West, they bore on their saddle-bows three caskets filled with the most precious of gold, frankincense and myrrh, and laid it at the feet of the manger-cradled Babe of Bethlehem. Beginning with this journey of old, the spirit of giving has crept into the world's heart. As the Magi came bearing gifts, so do we also bring gifts that relieve want, gifts that are sweet and fragrant with friendship, gifts that breathe love, and gifts that mean service, all of which was inspired by the Star that shone over the City of David nearly two thousand years ago.

The Christmas story ever teaches us an exalted law of life—the true ideals of human endeavor. It is the source of a new moral influence which purifies and transfigures the hearts and minds of men. Fraternalists, and the members of Ben-Hur especially, have great reason for celebrating Christmas, because it means so much more to them, than to others. American civilization has reached its highest point of perfection through and by our Fraternal Societies. The widow and orphan have been taught the lesson of love. The thousand other beneficences are all but the manifestations of the true Christmas Spirit, which finds its chief joy in bringing happiness to others.

May every child, and every home into which The Chariot shall come share in a glad Christmas and a Happy, Happy New Year.

"Then be ye glad, good people,
This night of all the year,
And light ye up your candles,
For His Star, it shineth clear."

Court are a testimony of the efficiency of its officers and the loyalty of its splendid membership. Brother Jno. C. Snyder, our Supreme Scribe, visited Valhalla Court Friday evening, October 22, and reports having had a most delightful evening with the members of this Court.

Story of Christmas Ship

THE CHARIOT is in receipt of the very beautiful "Story of the Christmas Ship," by Miss Lillian Bell. The book is well bound in purple cloth, large type, and contains 380 pages. It gives a most pleasing account of the Story of Miss Bell's conception of the idea of the Christmas Ship to the orphan children of war ridden Europe, and the successful culmination of this splendid undertaking.

It is a heart story and its simplicity and beauty of diction will commend it to our best readers. The price is \$1.50 and will make a most appropriate Christmas present to any Fraternalist. The book can be obtained by ordering from Rand McNally & Co., Chicago, Illinois, the publishers.

be elected to the office of Chief, Judge, Scribe, Keeper of Tribute, or Trustee, and no member can hold more than one elective office in a Subordinate Court at one and the same time. Nominations may also be made upon the night of election. The failure of the Scribe to make reports promptly has defeated some Courts from securing honors which have been fairly and honestly won by the live members and interested workers in the Court, but the failure of the Scribe to send reports promptly, as required by the Laws of the Order, has forfeited these honors. In every instance, where the Scribe has given a poor, negligent service, some other more competent member should be elected to this very important office. Before the newly elected officers can be installed, it is necessary that the Auditing Committee audit the books and accounts of the Scribe and Keeper of Tribute, making written report to the Court, and settlement must be made and approved by vote of the Court before the newly elected successors in office can be installed.

Roll of Honor

The Roll of Honor is made up by States, the Courts being grouped in consecutive order for each State according to the number of Beneficial members in good standing on the 15th day of October, 1915.

Only such Courts as have over 100 or more Beneficial Members in good standing are given in this list.

New York

1	Star of B'thleh'm 37, Buffalo, N. Y.	1586
2	Edw. Lauterbach, 84, New York, N. Y.	423
3	Palestine No. 2, Olean, N. Y.	411
4	Genesee Valley, 18, Rochester, N. Y.	257
5	Jefferson No. 24, Watertown, N. Y.	213
6	Olcan, No. 43, Olean, N. Y.	139
7	Balthasar No. 77, Troy, N. Y.	125
8	Ithmar No. 1, Auburn, N. Y.	122
9	Arrius, No. 9, Geneva, N. Y.	121
10	Electric City, No. 75, Schenectady, N. Y.	107

Indiana

1	Ben-Hur No. 15, Ft. Wayne, Ind.	1101
2	Balthasar No. 9, Crawfordsville, Ind.	949
3	Crescent City No. 122, Evansville, Ind.	795
4	Simonides No. 1, Crawfordsville, Ind.	724
5	Esther No. 4, Terre Haute, Ind.	651
6	Marion No. 48, Marion, Ind.	571
7	Princeton No. 43, Princeton, Ind.	407
8	Malluch No. 45, Vincennes, Ind.	393
9	Vigo No. 126, Terre Haute, Ind.	373
10	Washington, 169, Washington, Ind.	347
11	Wabash No. 23, Wabash, Ind.	344
12	Beech Tree No. 211, South Bend, Ind.	326
13	Huntington No. 68, Huntington, Ind.	314
14	Star No. 277, Indianapolis, Ind.	309
15	Logansport No. 233, Logansport, Ind.	304
16	Orontes No. 77, Shelbyville, Ind.	277
17	Kokomo No. 83, Kokomo, Ind.	271
18	Kendallville No. 20, Kendallville, Ind.	269
19	South Bend, No. 41, South Bend, Ind.	262
20	Oolitic, No. 54, Bedford, Ind.	247
21	Evening Star, No. 231, Evansville, Ind.	247
22	Columbia City 92, Columbia City, Ind.	243
23	Elkhart No. 72, Elkhart, Ind.	238
24	Germania No. 165, Evansville, Ind.	233
25	Isis No. 32, Anderson, Ind.	231
26	Antioch No. 12, Garret, Ind.	230
27	Charlot No. 38, Lafayette, Ind.	227
28	Queen City, No. 153, Marion, Ind.	227
29	Maple City No. 125, LaPorte, Ind.	217
30	Castalia No. 13, Muncie, Ind.	214
31	Rigel No. 86, Michigan City, Ind.	212
32	Vincennes No. 243, Vincennes, Ind.	200
33	Corydon, No. 184, Corydon, Ind.	195
34	Boonville No. 59, Boonville, Ind.	189
35	Decatur No. 156, Decatur, Ind.	188
36	Ft. Wayne No. 96, Ft. Wayne, Ind.	186
37	Richmond, No. 42, Richmond, Ind.	185
38	Bismarek No. 134, Terre Haute, Ind.	182
39	Harmony No. 304, Logansport, Ind.	175
40	Greencastle No. 102, Greencastle, Ind.	173
41	Evansville No. 10, Evansville, Ind.	169
42	Posey No. 105, Mt. Vernon, Ind.	156
43	Sandborn No. 67, Sandborn, Ind.	144
44	Owensville, No. 104, Owensville, Ind.	139
45	Jewel No. 334, Michigan City, Ind.	137
46	French Lick No. 200, French Lick, Ind.	125
47	Frankfort No. 2, Frankfort, Ind.	122
48	Hartford City, 36, Hartford City, Ind.	121
49	Freelandville No. 91, Freelandville, Ind.	115
50	Tennysen No. 203, Tennyson, Ind.	113
51	Faith Court No. 316, Evansville, Ind.	112
52	Progressive No. 166, Hammond, Ind.	111
53	Grandview, No. 150, Grandview, Ind.	111
54	Ottwell Court, No. 324, Ottwell, Ind.	111
55	Bluffton, No. 7, Bluffton, Ind.	108
56	Rockport No. 135, Rockport, Ind.	101
57	Navillus No. 99, Sullivan, Ind.	101

Kentucky

1	Kentucky No. 11, Louisville, Ky.	1037
2	Jehovah No. 4, Louisville, Ky.	418
3	Ludlow No. 9, Ludlow, Ky.	328
4	Newport No. 1, Newport, Ky.	193
5	Covington No. 2, Covington, Ky.	192
6	Henderson No. 3, Henderson, Ky.	189
7	Ilderim No. 14, Louisville, Ky.	165
8	Mizpah No. 8, Bellevue, Ky.	117

Ohio

1	Portsmouth No. 109, Portsmouth, O.	943
2	Ilderim, No. 1, Dayton, O.	623
3	Forest City No. 15, Cleveland, O.	508
4	Esther No. 4, Hamilton, O.	434
5	Crockery City No. 111, E. Liv'r'l, O.	368
6	Washington No. 43, Toledo, O.	321
7	Canton No. 57, Canton, O.	307
8	Ben-Hur No. 7, Findlay, O.	305
9	Springfield No. 31, Springfield, O.	272
10	Lincoln No. 23, Lima, O.	270
11	Lew Wallace No. 189, Dayton, O.	256
12	Balthasar No. 3, Cincinnati, O.	250
13	Mars No. 151, Cincinnati, O.	209
14	Aldebaran No. 14, Youngstown, O.	202
15	Toledo No. 34, Toledo, O.	191
16	Lincoln Heights No. 112, Cleveland	190
17	Eros No. 5, Mt. Vernon, O.	183
18	Butler No. 99, Hamilton, O.	180
19	Bellefontaine No. 12, Bellefontaine, O.	167
20	Ithamar No. 8, Marion, O.	164
21	Alpha No. 51, Newark, O.	161
22	Liberty No. 70, Cummins, O.	158
23	Sidney, No. 19, Sidney, O.	129
24	Star of Valley No. 113, Wells, O.	123
25	Cincinnati No. 56, Cincinnati, O.	114
26	Putnam, No. 62, Columbus Grove, O.	111
27	Iris, No. 20, Tippecanoe City, O.	109

28	Riverside No. 49, Shelby, O.	108
29	Victory No. 176, Cincinnati, O.	107

Nebraska

1	Capitol City No. 23, Lincoln, Neb.	714
2	Lincoln No. 118, Lincoln, Neb.	361
3	Mecca No. 13, Omaha, Neb.	345
4	Harmony No. 28, Ord, Neb.	187
5	Arrius No. 32, Scotia, Neb.	146
6	York No. 61, York, Neb.	140
7	North Nebraska No. 9, Norfolk, Neb.	126
8	Fullerton No. 6, Fullerton, Neb.	125
9	Osceola No. 39, Osceola, Neb.	122
10	Omaha No. 110, Omaha, Neb.	121
11	Esther No. 21, David City, Neb.	120

Illinois

1	Triumph No. 17, Decatur, Ill.	696
2	Ithamar No. 1, Danville, Ill.	551
3	Caledonia No. 59, Urbana, Ill.	458
5	Valhalla No. 63, Chicago, Ill.	377
6	E. St. Louis No. 136, E. St. Louis, Ill.	336
7	Mira No. 97, Mt. Carmel, Ill.	301
8	Damascus No. 41, Springfield, Ill.	295
9	Friendship No. 61, Chicago, Ill.	294
10	Lawrenceville, 86, Lawrenceville, Ill.	262
11	Galesburg No. 50, Galesburg, Ill.	256
12	J. C. Hale No. 149, Mattoon, Ill.	252
13	Fox River No. 508, Aurora, Ill.	238
14	Metropolis No. 181, Metropolis, Ill.	227
15	Miriam No. 11, Kensington, Ill.	223
16	Danville No. 474, Danville, Ill.	219
17	Harrisburg No. 116, Harrisburg, Ill.	215
18	Olney No. 12, Olney, Ill.	202
19	Granite No. 144, Granite City, Ill.	201
20	Waukegan No. 76, Waukegan, Ill.	200
21	Superior No. 372, South Chicago, Ill.	200
22	Grayville No. 28, Grayville, Ill.	193
23	Mizpah No. 7, Rockford, Ill.	188
24	Pullman No. 42, Pullman, Ill.	188
25	Mt. Vernon No. 115, Mt. Vernon, Ill.	174
26	Melchior No. 27, Charleston, Ill.	166
27	Linne No. 262, Rockford, Ill.	164
28	Garfield No. 64, Chicago, Ill.	162
29	Paris No. 4, Paris, Ill.	151
30	Egyptian No. 56, Carmi, Ill.	147
31	Auburn No. 49, Auburn Park, Ill.	146
32	Chicago No. 15, Chicago, Ill.	146
33	Fairfield No. 101, Fairfield, Ill.	145

2	Pioneer No. 42, Scranton, Pa.	380
3	Lew Wallace No. 17, Meadville, Pa.	302
4	Harmony No. 43, Sharon, Pa.	241
5	New Kensington, 11, N. Kensington, Pa.	233
6	Arrius No. 4, Braddock, Pa.	230
7	Rigel, No. 9, Newcastle, Penn.	217
8	Trevylina No. 12, Jeannette, Pa.	195
9	Ben Franklin, 97, Philadelphia, Pa.	151
10	Sharon No. 13, Sharon, Pa.	104

Tennessee

1	Usona No. 36, Memphis, Tenn.	427
2	Ben-Hur No. 1, Knoxville, Tenn.	248
3	Jere Baxter No. 12, Nashville, Tenn.	187

W. Virginia

1	Parkersburg No. 1, Parkersburg, W. Va.	362
---	--	-----

Washington

1	Tacoma No. 2, Tacoma, Wash.	291
2	Oriental No. 6, Seattle, Wash.	149
3	Ben-Hur No. 3, Bellingham, Wash.	119
4	Purity, No. 13, Buckley, Wash.	108

Texas

1	Lone Star No. 1, Ft. Worth, Tex.	253
2	Arrius No. 68, Wichita Falls, Tex.	228
3	Simonides No. 11, Marshall, Tex.	216
4	Greenville No. 39, Greenville, Tex.	182
5	Tirzah No. 10, Dallas, Tex.	179
6	Ithamar No. 3, Cleburne, Tex.	146
7	Ben-Hur No. 5, Houston, Tex.	110
8	Denison No. 94, Denison, Tex.	103

Arkansas

1	Esther No. 3, Jonesboro, Ark.	223
2	Egyptian No. 4, Paragould, Ark.	210
3	Tirzah, No. 32, Truman, Ark.	130
4	Century No. 10, Wynne, Ark.	123

California

1	Simonides No. 4, Los Angeles, Cal.	215
2	Live Oak No. 32, Oakland, Cal.	123
3	Los Angeles, No. 19, Los Angeles, Cal.	106

Oklahoma

1	Oklahoma No. 1, Oklahoma City, Okla.	214
---	--------------------------------------	-----

Oregon

1	Ben-Hur No. 9, Portland, Ore.	181
---	-------------------------------	-----

Michigan

1	Queen No. 43, Battle Creek, Mich.	180
2	Kalamazoo, No. 4, Kalamazoo, Mich.	176
3	Cadillac No. 44, Detroit, Mich.	173

THE PRIZE OFFER

The Prize Offer To Members Closes December 15, and those who are entitled to any of the prizes should make application on the regular blank for prizes, giving the name of the new Beneficial Member secured and the number of the certificate. Have this application for the Prizes signed by the Chief and Scribe and attested with the seal of the Court, and forward same to the Supreme Chief Dr. R. H. Gerard.

34	Litchfield No. 169, Litchfield, Ill.	145
35	West Salem No. 31, W. Salem, Ill.	145
36	Columbia No. 74, Chicago, Ill.	140
37	Kankakee No. 91, Kankakee, Ill.	138
38	St. Clair No. 250, E. St. Louis, Ill.	138
39	Voduary No. 333, Chicago, Ill.	135
40	Robinson No. 48, Robinson, Ill.	132
41	Kewanee No. 258, Kewanee, Ill.	132
42	Cairo No. 171, Cairo, Ill.	124
43	Decatur No. 243, Decatur, Ill.	122
44	Chicago No. 66, South Chicago, Ill.	117
45	St. Joseph No. 3, St. Joseph, Ill.	110
46	Clay No. 108, Flora, Ill.	108
47	Mt. Carmel No. 453, Mt. Carmel, Ill.	108
48	Madison No. 200, Madison, Ill.	106
49	Germania No. 82, Chicago, Ill.	105
50	F. L. Riegr No. 281, Chicago, Ill.	105
51	Effingham No. 36, Effingham, Ill.	105
52	Vlastimel No. 186, Chicago, Ill.	102
53	K. J. Pouratowski No. 240, Chicago	102
54	Harmony, No. 88, Chicago, Ill.	101
55	Cesky Vlastence, 102, Chicago, Ill.	101
56	Quincy No. 20, Quincy, Ill.	100

Iowa

1	Melchior No. 3, Waterloo, Ia.	587
2	Aldebaran No. 12, Cedar Rapids, Ia.	564
3	Tirzah No. 3, Mason City, Iowa	449
4	Roman No. 98, Sioux City, Ia.	275
5	Cedar Rapids, No. 65, Cedar Rapids, Ia.	244
6	Jewel No. 2, Council Bluffs, Ia.	219
7	Ben-Hur No. 15, Oskaloosa, Ia.	166
8	Banner No. 29, Sioux City, Ia.	156
9	Unity No. 54, Marshalltown, Ia.	145
10	Clinton No. 28, Clinton, Ia.	143
11	Star, No. 41, Creston, Ia.	126

Missouri

1	Carnation No. 7, Kennett, Mo.	526
2	Century No. 26, St. Louis, Mo.	328
3	Morehouse No. 10, Morehouse, Mo.	225
4	Independence No. 159, Dexter, Mo.	203
5	Sikeston No. 9, Sikeston, Mo.	202
6	Simonides No. 61, St. Louis, Mo.	153
7	Golden Rod No. 22, St. Joseph, Mo.	131
8	Sedalia No. 39, Sedalia, Mo.	128
9	Victory, No. 74, Kansas City, Mo.	105
10	Poplar Bluff, No. 65, Poplar Bluff, Mo.	103

Pennsylvania

1	Keystone No. 1, Bradford, Pa.	437
---	-------------------------------	-----

Will you give one family

A
MERRY
XMAS
DINNER?

We are but your agents—you are the host.

300,000 poor people cheered last Xmas in the U. S. by The Salvation Army.

Help us in this way to get close to these people. Give them at least one happy day in the year.

\$2.00 Feeds a Family of Five
Send Donations to Com. Miss Booth
118 West Fourteenth Street, New York City
Western Dept., Comm. Estill, 108 N. Dearborn St., Chicago



PREPARATIONS were going on for the funeral of a colored resident in a Southern town. As the Negro undertaker bustled in and out of the house his progress was somewhat impeded by the body of a small darky who had taken his position in the doorway. "Move on, Niggah, move on," ordered the undertaker, "an' quit pro-jekkin' yosef 'roun' heah whar you ain't wanted."

"Move on nothin'!" was the answer as the pickaninny backed against the doorjamb. "Ise de crepe!"—Ex.

BONDS

The Keeper of Tribute must be bonded. We bond the office. Order early and have your bond ready before installation night. \$200, 70c; \$300, \$1.00; \$400, \$1.20; \$500 or \$600, \$1.50; \$1,000, \$2.50. No application needed. Make request by postal or letter. J. R. Adams, American Surety Company, 203 South La Salle Street, Chicago.

TRIBE OF BEN-HUR REMINDER

Monthly Payment and Extra Assessment No. 25

To all Members, Tribe Ben-Hur:

The regular monthly payment on your Beneficial Certificate for the month of December, 1915, together with Extra Assessment No. 25 for each and every Class A certificate is now due, and must be paid to the Scribe of your Court on or before the 25th day of this month.

There will also be due 75 cents per capita tax from each Beneficial Member of Class A, and 75 cents from each Social Member, which must be paid to the Scribe of your Court on, or before, the 25th day of this month. In event of your failure to pay the monthly payment, per capita tax, and extra assessment you will stand suspended, without further notice, as provided by our Laws.

The members of Class A whose certificates were issued before January 1, 1901, may have this Extra Assessment No. 25 paid out of their apportionment of the Emergency or Reserve Fund, but all Class A members whose certificates are dated between January 1, 1901, and June 30, 1908, and numbered from No. 57733 to No. 199999 will be required to pay this Extra Assessment in cash, as their apportionment of the Emergency or Reserve Fund has been applied to the payment of the Extra Assessments heretofore called.

Your failure to pay the Extra Assessments when due to be paid in cash, as well as your monthly payment and per capita tax, will forfeit your membership, and you will stand suspended without notice as provided by the General Laws of the Order.

The Scribe of each local Court has been provided with a list of the names of the Class A members who are required to pay these and all future Extra Assessments in cash, and these lists must be preserved for the future use of the Scribe.

Extra Assessment No. 26 for each and every Class A certificate will be due and must be paid to the Scribe of your Court on or before the 25th day of January, 1916, together with the regular monthly payment due for that month.

The members of Class A whose certificates were issued before January 1, 1901, may have said Extra Assessment No. 26 paid out of their apportionment of the Emergency or Reserve Fund, but all Class A members whose certificates are dated between January 1, 1901, and June 30, 1908, and numbered from No. 57733 to No. 199999 will be required to pay this Extra Assessment No. 26 IN CASH, together with their regular January monthly payment, as their apportionment of the Emergency or Reserve Fund has been applied to the payment of the Extra Assessments heretofore called.

Fraternally in T. B. H.,
JNO. C. SNYDER,
Supreme Scribe.
December 1, 1915.
Crawfordsville, Indiana.



A Song for Christmas

Chant me a rhyme of Christmas—
Sing me a jovial song,—
And though it is filled with laughter,
Let it be pure and strong.

Sing of the hearts brimming over
With the story of the day—
Of the echo of childish voices
That will not die away.—

Of the blare of the tasseled bugle,
And the timeless clatter and beat
Of the drum that throbs to muster
Squadrons of scampering feet

And sing one verse for the voiceless;
And yet, ere the song be done,
A verse for the ears that hear not,
And a verse for the sightless one.

For though it be time for singing
A merry Christmas glee,
Let a low, sweet voice of pathos
Run through the melody.
—James Whitcomb Riley.

NEWS FROM THE COURTS

Arkansas

LITTLE ROCK, ARK.—The Seventh Annual Session, State Congress of Arkansas, met in this city October 21, and 22, the following is the program as rendered:

THURSDAY, OCTOBER 21, 1915
2:00 o'clock P. M.

Song—"America."
Invocation.....Rev. R. O. Rogers
Vocal Solo.....Miss Bidwell
Address of Welcome.....Hon. Chas. L. Taylor,
Mayor of Little Rock
Response.....Hon. Earl Hodges,
Secretary of State
Musical Selection.....Miss Kruger
Roll Call of Officers.
Appointment of Committee on Credentials.
Address.....Dr. R. H. Gerard,
Supreme Chief, Tribe of Ben-Hur
Musical Selection.....Mrs. C. A. Sheltman
Reading—Two Selections.....Mrs. Brodie
8:00 o'clock P. M.

Opening by Repeating Lord's Prayer in Concert.
Musical Selection.....Miss Lizzie Clara Payne
Address.....Hon. D. Bradshaw
Duet (vocal)
Cordella Jernigan and Ethel Baron

Reading.....Miss Pittard
Instrumental Solo.....Miss Fay Lamb
Violin Solo.....Louise Brewer
Address.....Dr. R. H. Gerard, Supreme Chief
Vocal Solo.....Miss Weed
Musical Selection.....Jolly Seven
Piano Solo.....Mrs. C. C. Paulet
Duet.....Miss Flora Bidwell and Mrs. Horn
Vocal Solo.....Mrs. C. A. Sheltman
Musical Selections.....Mrs. C. A. Sheltman
Piano Solo.....Miss Clara Krugler

FRIDAY, OCTOBER 22, 1915
9:00 o'clock A. M.

Call to Order.....G. H. Stroppe, State Chief
Invocation.
Roll Call of Officers.
Roll Call of Delegates.
Report of Credential Committee.
Reading Minutes of Previous Meeting.
Appointment of Various Committees.
Address Good of the Order.....A. S. Bradshaw,
State Manager of Arkansas
Reports of Committees.
Election of Officers.
Question Box.....Dr. R. H. Gerard,
Supreme Chief
Address.....Hon. Geo. W. Hays,
Governor of Arkansas
Installation of Officers.....Dr. R. H. Gerard,
Supreme Chief

After which we adjourned to meet again at 8:00 p. m.

8:00 o'clock P. M.

Called to Order.....G. H. Stroppe, State Chief
After which the officers vacated their stations and the Special Degree Team selected from the various Courts assumed charge and initiated a large class of candidates.

This was one of the best attended and most interesting meetings that we have ever held in the State. We owe much to our State Manager, Brother A. S. Bradshaw, and to the members of Little Rock and Argenta Courts for the royal entertainment accorded.

The following officers were elected for the year 1916: Chief, C. B. Dryer, Jonesboro; Past Chief, G. H. Stroppe, Little Rock; Judge, Mrs. Theodosia Fisher, Argenta; Scribe, Mrs. Phebe Wachsmuth, Paragould; Teacher, Mrs. C. W. Stanley, Little Rock; Captain, J. C. Crenshaw, West Helena; Guide, Wm. P. Smith, Truman; Inner Gate Keeper, F. M. Foster, Wynne; Outer Gate Keeper, Farris King, Carlisle.

We did not set a place of meeting for next year as the members of the Congress thought best to appoint a committee, and ninety days before time for our meeting this committee should select a place and time and publish same in THE CHARIOT. The following committee was appointed: State Manager Bradshaw, Chief Dryer, and Scribe Wachsmuth.

The following is the report of the Memorial Committee:

"Since our last Congress it has pleased the Supreme Chief of the Universe to remove from this earth, to the Supreme Court above some of our Loved Ones, and as one of the chief ends of our Order is to bow in humble submission to His will, we remember with pride the life and work of some of our departed members. With especial pride we remember the work of Brother J. T. Wells, who has built himself a monument in the hearts of

every Son and Daughter of Hur and more precious than Pyrian marble. His labors performed during the infancy of our Order in Arkansas will live through ages and we hope even beyond the tomb. Then let every Son and Daughter of Hur emulate his example and so live that when Thy summons comes to join the innumerable caravan which moves to that mysterious realm where each shall take his chamber in the silent halls of death.—Thou go not like the quarry slave at night, scourged to his dungeon, but soothed and sustained by an unfaltering trust, approach thy grave like one who wraps the drapery of his couch about him and lies down to pleasant dreams.

Dr. L. H. Lipsey,
Wm. L. Walker,
Mrs. Cora E. Folk."

Saturday, October 23, the visitors and delegates left for their respective homes with good news to the various Courts of the good work done at our meeting and of the royal entertainment received while in the cities of Little Rock and Argenta. SCRIBE.

Missouri

ST. LOUIS, MO.—Crescent City Court No. 43 gave a Halow'en Party, October 26. The hall was very appropriately decorated for the occasion. There was an unusually large crowd present and every one seemed to enjoy the entertainment that had been provided for them, especially the "fortune tellers." Dancing followed until the "wee swa" hours. Punch was served. The committee deserve great credit for the success of this meeting.

A masquerade party will be given by this Court December 14, admission will be by card only. Cards can be obtained from the Committee or Supreme Judge, J. H. Wartmann.

Simonides Court No. 61 will give a dance and apron social, Wednesday evening, December 1. An apron will be given to every one present, also refreshments served free. Admission 25c.

Century Court started its winter series of "Open Meetings," Tuesday evening, November 2. The hall was crowded and a splendid entertainment was provided. Refreshments were served and everyone seemed generally pleased. Several applications were received. This Court will have an "Open Meeting" the first meeting of each month. All the members are urged to come and bring their friends. We are sure you will enjoy these meetings. REPORTER.

POPLAR BLUFF, MO.—Thursday evening, September 15, we had Brother H. D. Michael, Supreme Lecturer, with us with his Bond-opticon, and he gave us a rare treat in the way of a lecture on the book "Ben-Hur." Our attendance was not so large as we had expected, but those present were very appreciative. Brother Michael gave us an intensely interesting review of General Wallace's masterpiece and his rendition of the famous "Chariot Race" was exceedingly fine.

Brother Genoway, our State Manager, was with Brother Michael and assisted him in his lecture, also closing the evening's entertainment with a nice talk in the interest of the Tribe of Ben-Hur.

We are pleased to note that we have six candidates ready for initiation at our next regular meeting and believe that the Tribe of Ben-Hur is taking on new life in Poplar Bluff. We hope to be recorded on the Roll of Honor again in the near future. We are looking for Brother S. J. Kimball, our District Manager, to be with us soon, and with the assistance of Brother L. Pearce they will start a campaign for new members that will wake Poplar Bluff up and cause others to take notice. SCRIBE.

FESTUS, MO.—Palm Court No. 60 has had some very interesting meetings in the past month. Quite an interest has been aroused and candidates are being initiated at each meeting night. Palm Court No. 60 does not intend to be left behind. Luncheon was served by the ladies which was enjoyed by all. Our State Manager, Brother Genoway, was with us and gave us one of his interesting talks. We are always glad to hear him. Prospects for Palm Court are very promising at present. REPORTER.

SIKESTON, MO.—The Fifteenth Annual Session of Southeast Missouri District Congress convened November 1, and 2. The first meeting was public, and held in the Opera House, where the following program was rendered: Invocation.....P. E. Genoway, State Manager
Welcome Address.....Rev. S. P. Brite
Response.....P. E. Genoway, State Manager
Solo.....Mrs. E. D. Lee
Reading.....Mrs. J. M. Pittman
Solo.....Miss Allie Howard
Reading.....Dallas Beauchamp, Jr.
Address.....Dr. J. F. Davidson,
Supreme Medical Examiner

Morning session was called to order by F. E. Mount, the District Chief, and the regular report of the District Chief was read. The Committee on Credentials then reported fifty-five delegates, representing eighteen Courts, as being present. Mrs. W. E. Harris, of Oran Court No. 19, read a paper on "Some Twentieth Century Hash," which was so interesting Dr. Davidson asked permission to publish it in THE CHARIOT. (This paper will appear in a future issue.—Editor.) Dr. Davidson, our Supreme Medical Examiner, made a splendid talk on "A Special Campaign." We

certainly enjoyed having the Doctor and Mrs. Davidson with us, and greatly appreciated the words Mrs. Davidson gave.

The ladies served an excellent dinner and supper, also a nice lunch after the night session. The Poplar Bluff Team gave the degree work, which was very instructive. They receiving the \$50.00 prize.

The next session will be held at Poplar Bluff in 1916. The following officers were elected: Chief, F. E. Mount, Court No. 9; Past Chief, Mrs. M. J. Reynolds, Court No. 60; Judge, Mrs. Xenia Isaacs, Court No. 65; Teacher, Mrs. Lou Bowman, Court No. 62; Scribe, Mrs. Louise Marlow, Court No. 7; Keeper of Tribute, C. Spann, Court No. 156; Captain, T. H. Shipman, Court No. 90; Guide, Geo. Kiltan, Court No. 46; Keeper of Inside Gate, John Hanson, Court No. 33; Keeper of Outside Gate, Russell Dougherty, Court No. 85. CORRESPONDENT.

JOPLIN, MO.—Mount Olivet Court No. 124 held a most delightful meeting in the K. of P. Hall, Wednesday, October 13, Brother P. E. Genoway, State Manager, was a welcome visitor, as he always encourages us with his cheerful talks.

Mrs. Martha Dale, who has been our faithful Scribe for the past three years, has been appointed to take charge of the work in this Court, and we are sure of an increase in membership.

Brother Genoway has placed us in a contest with two other Courts in the District and we have entered into the spirit of the contest, with the ambition to "win."

After the close of the meeting a delightful social hour was enjoyed by all present. TEACHER.

Washington

TACOMA, WASH.—Thursday evening, November 11, Tacoma Court No. 2, initiated six candidates—three men and three ladies—giving the Full Court Degree and the Floor Drill by the officers in an attractive manner. A large attendance of the members and a number of visitors were present. Six new applications were received and with the interest manifested among the members and the work of Special Deputies in this field under direction of State Manager E. L. Hiberly, who instituted this Court sixteen years ago, it is proposed to add fifty new members to this Court before January first, 1916.

Sister Martha J. Edwards, Minnie B. Hiberly, and Sister Keating of the "Sisters of Hur," an auxiliary of the Court, recently organized, announced a Big Thanksgiving Dinner in the banquet parlors of the Court from 4 to 8 p. m., to which all members are invited with their families and friends. After dinner an entertainment will follow.

Brother Oliver gave details for the launch party to be next week on the waters of Puget Sound on the launch "Thistle," leaving the Municipal Dock at 9 a. m. and returning at 6 p. m. Puget Sound Oysters, Clams, Crabs, and Silver Salmon will be prepared on the Beach under the direction of the Committee. Tacoma Court is expecting to exemplify the Court Degree in the institution of a new Court near Tacoma next month and going and returning the same evening by autos. REPORTER.

Kentucky

COVINGTON, KY.—We are glad to announce that Covington Court No. 2 has resumed holding regular meetings on the fourth Thursday of every month, and hope the Court will begin holding two meetings each month—the second and fourth Thursdays, beginning with January, 1916. Our Court has been handicapped on account of the fact that many of the officers who were elected to serve during 1915 have not been able to attend the Court meetings, because of business and household engagements which could not be canceled. The last two meetings of this Court showed much enthusiasm and closed both meetings with an entertainment.

We hope a corps of officers will be elected for 1916, who will agree to attend every meeting unless valid excuses are offered, and they will thus instill some old-time enthusiasm and "ginger." We also ask loyal members of the Order to read THE CHARIOT every month, and those members who do not receive THE CHARIOT, can easily receive it by taking the matter up with the Scribe of their Court.

Brothers and Sisters, prompt payment of your monthly payments and Court dues will be insisted upon henceforth, as many of our members have been dilatory in paying, falling so far behind that they finally drop out, which is also, not fair to our Scribe, who is compelled to make it good to the Court out of his meager salary. Vigor, Vini, and Victory should be our motto now and hereafter. REPORTER.

LOUISVILLE, KY.—Thursday evening, October 28, Jehovah Court No. 4 met at Liberty Hall, with a record breaking attendance. Dr. William E. Crutcher and several members from West Point Court were present, having motored twenty-three miles to attend this meeting. Twelve candidates were in waiting

and duly initiated. Under the Good of the Order, State Manager, Brother S. E. Michot requested Chief Brother J. George Braun to vacate his station, which Brother Braun did, and Chief Braun and his bride of one week, accompanied by Brother Michot, marched around the hall, while our musical director played the wedding march. Brother Braun and bride were stationed at the altar, and Brother Michot on behalf of the Court presented them with a handsome silver service set. Brother Michot, also on behalf of himself and wife, presented them with a beautiful cut glass vase. Brother Braun responded in a few well chosen words. After several talks under the Good of the Order, all present retired to the banquet hall, which had been tastefully decorated for the occasion by several of the ladies. Brick ice cream and cake were served, and every one present remarked, that Jehovah Court No. 4 was certainly a live wire. Brother Braun was married to Jessie May Hinkle, also a member of Jehovah Court, on Thursday night, October 21. They left the same evening for Cincinnati. While there, they were royally entertained by Colonel E. R. Bryson and wife, and Brother and Sister Boutet of Ludlow, Ky. REPORTER.

Texas

FORT WORTH, TEX.—Lone Star Court No. 1 together with thirty other Fraternal Societies met in Ben-Hur Hall Tuesday evening, November 2, to greet and honor our Supreme Chief, Dr. R. H. Gerard. A large and enthusiastic audience gave our visitor a royal welcome, after which they were entertained by the rendition of the following program:

Song—America.
Welcome Address.....Hon. E. T. Tyra
Response.....Nada Ingraham
Cello Solo—Capriccio (Fitznagen).....
Mr. Frederick L. Doten
Quartet—Selected.....
Miss Anita Laneri, Mrs. W. D. Smith, Mr. Walker Moore and Mr. W. D. Smith.
Address.....Dr. R. H. Gerard, Supreme Chief
Vocal Solo—(a) The Moon Drops Low (Cadman); (b) I Hear You Calling Me (Marshall).....Mr. George H. Infield
Social Half-Hour.
Entertainment Committee—W. D. Smith, Morris Rector, John Butters, Tena M. Duncan, Stephanie Jenkins, Dr. D. Emery-Allen, Dr. John Potts, Chief; Tena M. Duncan, Scribe.

Dr. Gerard was introduced by Brother W. D. Smith in one of the best introductory addresses the writer ever heard, after which the Doctor delivered one of his characteristic entertaining and instructive addresses on Fraternity, and especially as typified by Ben-Hur. Dr. H. V. Beardsley, State Manager for Texas, was then introduced and gave a very interesting talk on the work in this State. After the program had been completed the members and their friends spent a social half-hour renewing acquaintances and making new ones, after which they returned home satisfied that Lone Star Court was seeing the dawn of a new era. REPORTER.

Nebraska

YORK, NEB.—Wednesday evening October 13 York Court No. 61 held a meeting which will long be remembered by every "son and daughter" of Hur present. There was a class of thirteen candidates taken over the sands of the desert and into the mysteries of the Order. J. H. Walters of Court No. 118, Lincoln, Nebraska, took the part of Ben-Hur in the initiatory work. He is a professor of elocution and an artist in his profession. He also had charge of the music and rendered some beautiful selections. Among them was "The Holy City" and "Good Bye, Sweet Day." The State Manager was also present and gave an excellent talk on Fraternism. The refreshment committee served a fine luncheon in the banquet room and a social hour was greatly enjoyed by all. Our District Manager, Sister Jeanette G. Brown, and her husband, with the help of the members will initiate a class once each month. A MEMBER.

FAIRBURY, NEB.—Friday evening, September 24, our State Manager, Brother J. J. Cassidy, was with us and Fairbury Court No. 136 initiated a class of candidates. After the regular order of business, and under the head of "Good of the Order," a number of very interesting and helpful talks were made. At the close of the session the Entertainment Committee served ice cream, cake, and coffee. A social hour followed, which was greatly enjoyed by those present, and the ladies voted that the Brothers of the Court were most royal entertainers. Several applications were secured, and much interest and enthusiasm was manifest by the membership.

Friday evening, October 8, we had another business meeting, and Brother Cassidy and Sister Jeanette Brown were with us. We initiated another class of candidates, the result of our efforts since the last meeting. We are always glad to have Brother Cassidy and Sister Brown with us and the latter has been doing good work in our city. REPORTER.

OMAHA, NEB.—The field man or deputy who is employed to secure Fraternal protection is very frequently told by those whom he approaches, that they cannot be interested in any Life Insurance except it be some "Old

Line Company." They seem to think that these words "Old Line" possess a magic that is impregnable against criticism, but let us look at the facts as they exist. It does not make any difference as to the name you give the institution, if the principles governing its business transactions and the basis upon which the business is founded, are false, it will inevitably fail, but if they are true and accurate and based upon past experience and the business is conducted in a straight-forward, satisfactory manner,—satisfactory to its constituents and the State,—and have adequate rates, it is sure of success.

The Surplus Fund must be safely invested and a normal increase be made. The members of the Tribe of Ben-Hur may well feel proud of the fact that our Society was one of the pioneers in adopting adequate rates and such rates are most essential to the perpetuation and safe-guarding of any Society.

As regards the safe investment of its Surplus Funds, the Indiana Insurance Department certifies that the investments made by the Supreme Officers of the Tribe of Ben-Hur have been safe and yet productive. The three necessary functions for a Fraternal Beneficial Society is the normal increase of its membership, and an examination of the Tribe of Ben-Hur will show that the Order was founded in 1894 with 739 members, and at the close of the year had \$2,653 on hand. At the present time over 100,000 beneficial members and over \$1,300,000 of accumulated funds attest to the solvency of the Tribe of Ben-Hur and insures its fulfillment of all promises made.

CORRESPONDENT.

OSCEOLA, NEB.—District Manager Brother Henry Gates assisted by Sister Cora Johnson has been working with us for the past four weeks helping to build up Osceola Court. They have written 19 applications and have good prospects for many more. September 30 we had a splendid open meeting, there were about 250 members and friends present and the following program was listened to with marked attention:

Music Victrola
Address of Welcome.....R. G. Douglas
Response.....Mrs. Cora Johnson
Vocal Solo.....Miss Bess Gylling
Reading.....Mildred Brooke
Vocal Solo.....Miss Ruth Cooper
Piano Solo.....Miss Mattie Merrick
Reading.....Miss Ruth Smith
Tributary.....G. T. Ray
Violin Solo.....Miss Geraldine Walrath
Reading.....Miss Katherine Brooke
Male Quartette.....Messrs.
Ayers, Dearborn, Ware, and Anderson
DuetMrs. Millie Dahlburg
Address.....Mr. J. J. Cassidy
Response.....Mr. H. Gates
Announcements.....Mrs. Cora Johnson

After the program refreshments were served by the members of the Court. Brother Gates leaves for Schuyler, Neb., to build up that Court. Sister Cora Johnson has been appointed District Manager for this territory and will stay with us for some time to help us build up our Court.

CORRESPONDENT.

Louisiana

NEW ORLEANS, LA.—Star of Bethlehem Court No. 6 held another successful meeting Saturday night, October 23, at Khorassan Hall, 134 South Rampart Street. All officers were at their stations and a very large crowd was in attendance. Quite a great number of the old members were present and expressed themselves very much pleased with the new meeting place. Several talks were made on the Good of the Order, and the Chief was very much pleased with the large crowd on hand.

Sister Oden furnished some very pleasing music during the evening. The Court then adjourned to meet November 13, when some very interesting and special business will be transacted. Star of Bethlehem Court No. 6 meets every second and fourth Saturday at Khorassan Hall, 134 South Rampart Street, where they will be glad to receive any visitors.

REPORTER.

Pennsylvania

PHILADELPHIA, PA.—It was the pleasure of the Manager for Eastern Pennsylvania to visit a number of Courts during the past month, and will give below a brief outline of the good work being done in the different Courts:

Benjamin Franklin Court No. 97 is fast coming to the front and now have about 175 members upon the Roll of the Court and a large class of candidates to be initiated. Deputy Abrahams has proven himself the master of the undertaking. When he started out to organize this Court some thought it could not be accomplished, but time has proven different and now there are 175 boosters of Ben-Hur in this Court working hand in hand with Deputy Abrahams to make it the Banner Court of the State. Friday evening, November 19, the Court is to give one of the finest balls that has ever been held in Philadelphia. Chief Feldman has proven himself a leader that all may follow. He doesn't tell the members to bring in the members alone, but he is out and doing his share towards it and already has some 25 members to his credit.

Pioneer Court No. 42, of Seranton, has the ball well going once more and it now determined to increase its membership to at

least 500 by the close of 1915. The Court has been divided into three teams, each meeting night one of the teams entertains the members. This has brought forth some good results by adding about fifty new members to the Court. Deputy Evans is always on the alert and is leaving no stone unturned to make Court No. 42 the Banner Court of the State.

We note with pleasure the rapid strides that Pittston Court No. 92 is making. It already has 90 members enrolled, although a young Court. Sister Julia Hines, the Chief, is making a special effort to bring the membership up to the 100 mark and is ably assisted by Sisters Elizabeth Apple and Anna Cosgrove and other members. Pittston Court meets the fourth Thursday of each month, corner of Broad and Main Streets.

Harrisburg Court No. 87 is moving along and has sixty-five members enrolled. They are working to double their membership by the first of the year.

Allentown Court No. 98 is making rapid headway, and without any question will soon be upon the Honor Roll. The Court held an ice cream social recently which proved a success and on Monday evening, November 8, another interesting entertainment was given.

The work at Stroudsburg is taking on new life, and at Chester a fine new Court is about ready to be organized. Some of the best citizens of Chester have been secured, and Deputy Edgar is working strenuously to organize the Court with 100 charter members, already seventy-five applications have been secured.

Philadelphia Court No. 22 meets the third Saturday evening of each month, and with the interest now being shown, prospects are bright for this Court.

Friday evening, November 12, Brother John Bahorich has arranged for a fine class to be initiated at Wilkesburg, and the writer will institute the new Court. The prospects for this Court are very promising, and under the leadership of Brother Bahorich, great results may be expected. Brother Weisberg is now organizing a new Court at Berwick and is endeavoring to secure 100 members before instituting the Court. The work in all Eastern Pennsylvania is very promising at present, and we hope for great results, in the near future.

If any member of Ben-Hur in eastern Pennsylvania is out of employment and would like to take up the organizing work this winter, they should drop a postal card to Brother A. D. Rose, Fourth and Green Streets, Philadelphia, Pa. We have some excellent territory open for good honest workers with a liberal contract for all or part time work.

A. D. ROSE, State Mgr.

Indiana

SHELBYVILLE, IND.—Orontes Court No. 77 held a very interesting meeting, November 11. This Court was organized 18 years ago, and the officers thought to celebrate the event by initiating a class of candidates. With this object in view, the Court invited the Degree Staff of Unity Court No. 350 of Indianapolis to do the ritualistic work. This staff did the work in a very creditable manner. After the initiation some very fine talks for the Good of the Order were made by Brother P. O. Bowers, State Manager, and Brother W. N. Steele, Supreme Instructor. Following the closing of the Court by Chief, Brother Thos. Kenton, the members and friends retired to the dining hall, where a fine oyster supper with all the trimmings was served. About 200 members and their friends partook of the supper. Sister Fletcher and her staff of co-workers deserve a vote of thanks for the delightful supper and the manner in which it was served. The membership of this Court believes in entertainment and has always observed the third Thursday in each month for the entertainment of its members and their friends. Watch THE CHARIOT and see this Court grow.

REPORTER.

INDIANAPOLIS, IND.—Unity Court No. 350 has again demonstrated her ability to do things. Thursday evening, November 11, the degree staff, together with about 40 of the loyal members of the Court, went to Shelbyville, by special train, and gave the work for Orontes No. 77. The degree work was exemplified in a very creditable manner. This degree staff has been under special training by Capt. H. L. Cotter and his untiring efforts are showing up in the efficient work done by the team. Unity Court is coming to the front in the way of new business. Dr. E. J. Holman, our very proficient Chief, together with his staff of loyal officers, are doing much good for the Court. Brother J. J. Buckley, Chairman of the Entertainment Committee, with his staff is keeping some kind of entertainment on tap all the time. There is never a dull moment. Here is to the loyal members of Unity Court No. 350 who believe in Ben-Hur. Long may they live.

The Roman Soldier Drill Team and the Ladies' Fancy Drill Team of Star Court No. 277 were invited to enter a contest with the teams of several other Fraternal Organiz-

ations at a Fair given by the Brotherhood of Railway Conductors," November, 10, 11, 12, and 13. The beautiful work done by the two teams of Star Court won the first prize which had been offered by the organization for the best drill. The efficiency of these teams certainly reflect great credit on their leader, Capt. Frank Vansickle. We do not forget that these teams were a great factor in the winning of the first prize in the Mardi Gras Parade, October 30, 1914, at which time there were over fifty other organizations represented and contesting for the prize. These teams also drilled before the Supreme Officers at the meeting in Crawfordsville, June, 1914. That the membership of Ben-Hur in the Capitol City is proud of their Drill Teams goes without saying. These teams are composed of the very best young blood in the Court and their practice for competitive drill has covered a period of about three years. Their work, in obtaining this degree of proficiency has been rehearsals before the local Court, which has been in itself a great benefit to Star Court. Look out for these teams at the next Supreme Meeting.

DISTRICT MANAGER.

Ohio

LIMA, OHIO.—Lincoln Court No. 23 had a splendid meeting Wednesday evening, October 20. A large number of applications were received and a class initiated.

Our new State Manager, Brother R. G. Hungate, was present and was a most welcome visitor. He gave us a very interesting talk on what he has planned to increase the membership of the Tribe of Ben-Hur in Ohio.

Our Court has gained forty members in the last two months. We are getting ready for an open meeting, a masquerade, on the 27, of November. Each member is given two cards of invitation to give to friends who might possibly wish to join us.

SCRIBE.

Illinois

DANVILLE, ILL.—Wednesday, October 13, was a gala night for Ithamar Court No. 1. Brother Wm. H. Owen, Supreme Organizer, honored us with his presence. Our officers seemed to feel doubly the importance of their duties and had a large attendance, each member seemed imbued with the true spirit of Fraternity. The Degree Team initiated three candidates, Brother Wm. H. Owen acting as Arris and Brother J. W. Turner as Ben-Hur. Ithamar Court is fortunate in having an able degree team and expect during the fall campaign the team's work will be perfected.

Under the head of Good of the Order Chief Brother Finch presented Sister Della Bahls with a handsome solid silver syrup pitcher, a token of appreciation from Ithamar Court, Sister Bahls having resigned the office of Chief on account of moving to Alabama. In Brother Hundley's remarks he said the Supreme Tribe would furnish the Illustrated Ben-Hur lecture to be given November 10, in the K. of P. Hall, for the benefit of both local Courts of this city. Danville Court No. 474 and Ithamar Court No. 1, and requested all members to come and bring their friends.

Brother Judge I. A. Love gave us a most interesting talk, introducing one of his many witty stories, which we always enjoy. A piano solo was well rendered by Miss Genevieve Freeman.

The members of Ithamar Court are wide awake now and do not intend to leave all the work to a few but are giving a helping hand. With the coming of this great open meeting and the good it will do our local Courts let us have great aspirations and build up our Courts in every sense that will be a credit and an honor to our city. At the close of the meeting refreshments were served which were very greatly enjoyed by all.

D. B.

Colorado

FORT MORGAN, COLO.—Columbine Court No. 13 is still on the boom, more interest is being taken than ever before, every member is out after more members, and are having fine success. The Court has leased the Farnsworth hall, which is a large hall, being 50 by 36, with a banquet room 30 by 20, and this will give the Degree Team more room for their work. Every meeting is well attended, at least three-fifths of the membership being present, and we meet every Wednesday evening at 8. A big oyster supper is being planned for November 17, and an all-around good time is assured.

PRESS AGENT.

PUEBLO, COLO.—Thursday evening, October 28th, Pueblo Court No. 11 held its Second Annual Halloween Party. The hall was beautifully decorated with the colors of the Order, corn stalks and pumpkins, and the members and friends spent an enjoyable evening. The refreshments were furnished by the ladies in the form of boxes containing lunch for two, these were sold to the highest bidder and netted a nice profit for the Social fund.

Our Court is making a strenuous effort to be on the Honor Roll by January 1st, and with the assistance of the members, Brother C. R. Morris, District Manager, has been successful in increasing the membership very rapidly; among which there is some good talent for the new Degree Team, which will be organized soon in order to get the full value of the Ritualistic work.

CORRESPONDENT.

BOULDER, COLO.—Boulder Court No. 15 was organized Monday evening, November 8, in this city, J. J. Cassidy, the State Manager, presiding. The attendance was good and the Court opened under favorable auspices. At the close of the session refreshments were served. A splendid corps of officers was elected for the current term.

Captain Gildersleeve, District Manager, will remain in the city to promote the interest of the Court.

REPORTER.

The Fraternal Spirit

The need of fraternity is so evident and so keenly felt at this particular time, when all the world is at war, that we who are connected with societies whose fundamental principle is the practice and extension of the spirit of fraternity, ought more than ever to value our connection with these societies and cheerfully and gladly contribute our efforts to the promotion and extension of the societies of which we are members.

There can be no doubt of the great good done by the great fraternal system of our country, the lessons of kindness and charity that are taught therein are far-reaching in their effect upon those who witness them, to say nothing of the hearts that are made happy and the distress that is relieved thereby.

It may be true that more fraternity is needed in the fraternal societies themselves, for, like all human institutions, they are not absolutely perfect, but their influence is a mighty factor in the onward march of civilization, and they merit the good will and support of not only the members thereof, but of every right-minded person.

Let us labor unitedly to make ours the most fraternal of all fraternal societies, so that we may say, "Ours is the best of all."—Exchange.

COULD we see what the future has in store for us everybody would be insured.

Price List

Of supplies and paraphernalia furnished by the Supreme Tribe of Ben-Hur, Crawfordsville, Ind.:

Badges, members, per dozen....	\$3.00
Badges, officers, per set of ten..	3.00
Ballots, per dozen.....	.10
Ballot boxes, each.....	1.00
Gavels, each.....	.25
Keeper of Tribute, cash book, each	.75
Laws, rules and regulations, each	.10
Ode books, each.....	.10
Receipt books, individual, each..	.04
Rituals, New Form, Leather Bound, each.....	1.50
Scribe's Cash Book, No. 100....	.75
Scribe's Cash Book, No. 250....	1.00
Scribe's cash book, leather bound, each.....	8.00
Scribe's order book on Keeper of Tribute, each.....	.15
Scribe's order book on Keeper of Tribute, per doz.	1.50
Scribe's record book, each.....	1.00
Scribe's receipt book, each.....	.10
Scribe's receipt book, per dozen.	1.00
Scribe's receipts, with name and number of Court, per thousand	2.00
Seals, each.....	2.50
Transfer cards, each.....	.25
500 letter heads for Scribe....	2.00
1,000 letter heads for Scribe....	3.50
500 envelopes, 6¼, for Scribe. 2.00	
1,000 envelopes, 6¼, for Scribe. 3.50	
Seven Pointed Star Pin, Solid Gold, No. 200.....	1.00
Star with cross and chain, solid gold, No. 198.....	2.00
Electro button or pin, No. 186..	.35
Rolled gold button or pin, No. 187	.50
Solid gold button or pin, No. 188	1.00

PLEASE TAKE NOTICE.

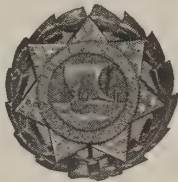
All orders for supplies must be accompanied by remittances for the full amount. JNO. C. SNYDER, Sup. Scribe.

Get This FREE
5-Pass. 28 H. P. **Magnificent BUSH MotorCar**
And the Agency for Your Territory
Get a Car Free and qualify to make \$3000 to \$5000 a year and up in the Automobile Business. A Postal brings full details of this great Free Auto Offer. Write quick—before your territory is taken. Address me like this—**J. H. Bush, President,**
BUSH MOTOR COLLEGE, Inc.
DEPT. K — BUSH BUILDING
North Clark Street and Chicago Avenue, Chicago, Ills.

You like to go Hunting Fishing Trapping
Then surely you will enjoy the National Sportsman Magazine with its 160 richly illustrated pages, full of overflowing with interesting stories and valuable information about guns, fishing tackle, camp-outfits—the best places to go for fish and game, and a thousand and one valuable "How to" hints for Sportsmen. The National Sportsman is just like a big camp-fire in the woods where thousands of good fellows gather once a month and spin stirring yarns about their experiences with red, dog, rifle and gun. All this for 15c a copy.
Special Offer
We will send you **FREE of Charge** one of our hand-some Ormulo Gold watch fobs, as here shown with Seal grain leather strap and gold plated buckle on receipt of \$1.00 for a year's subscription to the National Sportsman. Here's what you get for your money:
12 copies National Sportsman at 15c ea., Val. \$1.80
Watch Fob, .50
Total Value, \$2.30
All to you for \$1.00. Your money back if not satisfied.
NATIONAL SPORTSMAN, 244 Columbus Ave., BOSTON, MASS.

WANTED—A good live deputy for each of the following: Springfield, Sedalia, and St. Joseph Districts. Contract right. Business conditions good. Anyone having good reference and meaning business. Address, **P. E. Genoway, State Mgr., Lock Box 156, Fredericktown, Mo.**

"21 Years Service" Emblem



How long have you been a member of Ben-Hur? Are you entitled to this special badge of honor, representing twenty-one years of continuous loyal service as a member of the Order?

This is a beautiful emblem, the exact size of the cut, consisting of a sterling silver seven pointed star, with Galley in relief in the center, and the words, "Twenty-one Years Service." In each of the seven points of the star, are three small stars in relief, making up the number twenty-one. Back of the star, is a solid gold laurel wreath, as an emblem of honor.

This emblem can be purchased by Courts or individual members entitled to same, through the Home Office, for the small cost of \$4.00. Here is a chance for some of our Courts to reward their old and faithful members with fitting presentation services. For more particulars, and price in quantity, address **R. H. Gerard, Supreme Chief, Crawfordsville, Ind.**



Ball Bearing; Long Wearing

"Silent Smith" wins the fight against noise.

[Producing power of both typist and executive is increased by this 100 per cent efficient machine.]

In eliminating the clatter that up to this time has characterized typewriters, the L. C. Smith & Bros. Typewriter Company has taken the longest stride ahead since the introduction of "visible" writing.

"Model 8---The 'Silent Smith'"

—runs so quietly and so smoothly that it is a relief to the nerve racked office worker.

There are many other new features worthy of consideration, including the decimal tabulator and the variable line spacer. Both are part of the regular equipment. A left hand carriage return is furnished if desired, in place of the regular right hand lever.

An illustrated catalog of Model 8 may be had for the asking. Drop a card now to

L. C. Smith & Bros. Typewriter Company

Home Office and Factory; Syracuse, N. Y.

Branches in All Principal Cities

112 Monument Place, Indianapolis, Ind.

FINANCIAL STATEMENT

Benefit and Emergency Funds Tribe Ben-Hur—Report of Supreme Scribe for the Month Ending November 15, 1915

Balance October 15, 1915, as follows:

To credit of Class A.....	\$ 245,731.62
To credit of Class B.....	1,108,934.83
Total.....	\$1,354,666.45

October Receipts:

Received from Monthly Payments, Class A.....	\$ 40,082.10
Received from Monthly Payments, Class B.....	63,239.01
Received from Interest and Rent, Class A.....	385.09
Received from Interest and Rent, Class B.....	3,544.26
Total Income.....	\$ 107,250.46

Sum.....	\$1,461,916.91
----------	----------------

October Disbursements:

Death and Disability Claims, Class A.....	\$ 47,320.00
Death and Disability Claims, Class B.....	39,520.31
Repairs on Real Estate, Class A.....	1,097.75
Repairs on Real Estate, Class B.....	203.02
Maintenance of Building, Class B.....	1,073.88
Total Disbursements.....	\$ 89,214.96

Balance November 15, 1915.....	\$1,372,701.95
--------------------------------	----------------

Of which there is to the credit of Class A..... \$ 237,781.06
Of which there is to the credit of Class B..... 1,134,920.89
Total..... \$1,372,701.95

Death and Disability Claims Paid in Class A for October, 1915

Romeo C. Webster, Cedar Falls, Iowa.....	\$ 2,600.00
James Wood (Old Age Disability), Ogden, Kan.....	120.00
Frank H. Whitney (Old Age Disability), Fort Wayne, Ind.....	150.00
Esthur C. Rumell (Old Age Disability), Logansport, Ind.....	1,000.00
Jas. W. Irwin (Old Age Disability), Westfield, Ill.....	50.00
Riley W. King, Youngstown, Ohio.....	1,000.00
Jas. B. Abel, Paoli, Ind.....	1,400.00
Wheaton Baker, Albion, Neb.....	1,000.00
Wm. J. Unmack (Old Age Disability), Missouri Valley, Iowa.....	100.00
Jno. H. Miller (Old Age Disability), Marion, Ind.....	80.00
Nellie Tate, Rossville, Ill.....	1,400.00
Margaret Farrel, Marshalltown, Iowa.....	800.00
Jno. L. McKean, Fort Wayne, Ind.....	2,000.00
Wm. Stolder, Joliet, Ill.....	900.00
Edmund W. Vaughan, Kansas City, Kan.....	900.00
Clemie Osman, Olney, Ill.....	800.00
Silas L. Devens (Old Age Disability), Chicago, Ill.....	120.00
Paul Koce, Chicago, Ill.....	1,000.00
Lina Lundberg, Rockford, Ill.....	1,600.00
Frank D. LeValley, Vassar, Mich.....	1,300.00
Joseph J. Fultz (Old Age Disability), Mt. Vernon, Ohio.....	1,000.00
Jno. H. Watson (Old Age Disability), Mauckport, Ind.....	100.00
James Hoben, Fort Wayne, Ind.....	900.00
Enos Applegate, Long Branch, N. J.....	1,200.00
Geo. W. Arbuckle, Cleveland, Ohio.....	600.00
Andreas Kaltwasser, Cincinnati, Ohio.....	1,400.00
Stephen H. Jones, Aurora, Ill.....	1,000.00
Christina Becker, Boonville, Ind.....	1,600.00
Albert C. Gray, Keensburg, Ill.....	2,100.00
Philip A. Miller, Chicago, Ill.....	1,000.00
Theo Bley, Fort Wayne, Ind.....	800.00
Barbra E. Klinger, Surprise, Neb.....	1,300.00
James M. Potter, Vincennes, Ind.....	800.00
Jno. H. Webster, Evansville, Ind.....	900.00
Chas. W. Oakes (Old Age Disability), Indianapolis, Ind.....	1,500.00
Ellis H. Sparling (Old Age Disability), Chicago, Ill.....	100.00
Margaret Brown (Old Age Disability), Fort Wayne, Ind.....	90.00
Jesse F. Davis, North Salem, Ind.....	1,400.00
Ella English, Terre Haute, Ind.....	1,600.00
Winton E. Holmes, Chicago, Ill.....	1,700.00
Esther W. Stoner (Old Age Disability), Fenton, Mich.....	50.00
O. P. Waterbury (Old Age Disability), Nora Springs, Iowa.....	1,500.00
Mae E. Stolspart, Omaha, Neb.....	1,000.00
Jno. H. A. Hugy, Springfield, Ill.....	1,100.00
Henry Hahn, Springfield, Ill.....	1,100.00
Jno. Newsam, Peoria, Ill.....	500.00
Isaac L. Firebaugh, Robinson, Ill.....	1,100.00
Frank Kubu, Chicago, Ill.....	900.00
Mary A. Hensley, McLeansboro, Ill.....	600.00
Royal B. Teachout (Old Age Disability), Petoskey, Mich.....	60.00
Total.....	\$ 47,320.00

Death and Disability Claims Paid in Class B for October, 1915

Elizabeth Draker, Fort Wayne, Ind.....	\$ 500.00
Ella Bunzey, Joliet, Ill.....	1,500.00
Frantisek Pechota, Chicago, Ill.....	1,000.00
Constanz Schweizer (Old Age Disability), Louisville, Ky.....	357.75
Jno. N. Loop (Old Age Disability), Kokomo, Ind.....	150.00
Clara E. Sturgis, Ashtabula, Ohio.....	1,400.00
Mary A. Adams, Cleveland, Ohio.....	500.00
Roland P. Lamoore, Shelbyville, Ind.....	250.00
Nathan Steward (Old Age Disability), Aurora, Ill.....	244.50
Dr. J. C. Foster, Columbus, Ohio.....	2,900.00
Wm. C. Jones, Robinson, Ill.....	2,400.00
Lena M. Cramer, Decatur, Ind.....	250.00
Frank Lillis, Buffalo, N. Y.....	1,351.09
Charles Wells (Old Age Disability), Cleveland, Ohio.....	417.60
Charles W. Faith, Mauckport, Ind.....	600.00
Mary L. Horton, Coral, Mich.....	762.87
Chas. L. Wedding (Old Age Disability), Evansville, Ind.....	715.50
Samuel E. Roach, Urbana, Ill.....	1,000.00
Phineas S. Underhill, Cleveland, Ohio.....	700.00
Jas. E. Hunziker, Sedalia, Mo.....	1,000.00
Annie S. Blackwell, Morehouse, Mo.....	1,300.00
Stella E. Reed, Evansville, Ind.....	1,500.00
Martha M. McDonald, Evansville, Ind.....	1,000.00
Levi S. Wentz (Old Age Disability), Shelby, Ohio.....	572.40
Chas. C. Runyan, Mansfield, Ohio.....	1,500.00
Ina Bolton, Danville, Ill.....	1,100.00
Hester A. Ludlow (Old Age Disability), Benton Harbor, Mich.....	100.00
Wm. Kegler (Old Age Disability), Moline, Ill.....	450.00
Stella Kendzierska, Chicago, Ill.....	1,000.00
Sadie M. Martin, Centralia, Ill.....	500.00
Isaac Rutherford, Niles, Mich.....	2,300.00
Warren W. Hammond (Old Age Disability), Bellefontaine, Ohio.....	477.00
Jno. R. Evans (Old Age Disability), Troy, Ohio.....	40.00
Martha J. McNeely, Evansville, Ind.....	500.00
Edward Finch, Flint, Mich.....	1,300.00
Flora McElfresh, Truman, Ark.....	1,000.00
George T. Boyd, Findlay, Ohio.....	1,500.00
Jas. C. Bates, Charleston, Ill.....	500.00
Jennie Bickel Ray, Evansville, Ind.....	1,000.00
Alma J. Mertz, Saginaw, Mich.....	500.00
Chas. N. Wood, La Plata, Mo.....	2,000.00
Susanna T. Sanders, Hamilton, Ohio.....	1,000.00
Geo. R. Waite (Old Age Disability), Shelby, Ohio.....	381.60
Total.....	\$ 39,520.31

Total Paid to Beneficiaries Since Organization.....\$14,125,013.40

Fraternally submitted to T. B. H.,

JNO. C. SNYDER, Supreme Scribe.

Report of Supreme Keeper of Tribute, Tribe Ben-Hur, November 15, 1915, Showing Amount of Benefit and Emergency Funds and How Invested.

Elston National Bank, Crawfordsville, Indiana.....	\$ 157,434.82
First National Bank, Crawfordsville, Ind.....	5,000.00
Citizens' National Bank, Crawfordsville, Ind.....	5,000.00
Crawfordsville State Bank, Crawfordsville, Ind.....	10,000.00
Farmers & Merchants' Trust Co., Crawfordsville, Ind.....	5,000.00
Crawfordsville Trust Co., Crawfordsville, Ind.....	5,000.00
Citizens' National Bank, Evansville, Ind.....	10,000.00
Real Estate (Home Office).....	186,597.63
Real Estate (Adjacent Property).....	23,117.60
Real Estate (Old Home Office).....	15,971.15
First Mortgage Loans on Real Estate.....	221,925.00
Invested in Municipal and County Bonds.....	727,605.75
Cash in Office.....	50.00
Total Assets.....	\$1,372,701.95

Fraternally submitted to T. B. H.,

S. E. VORIS, Supreme Keeper of Tribute.

